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TWENTY-SECOND ANNUAL REPORT

OF THE

INSURANCE COMMISSIONER

TO THE

General Assembly of the State, A. D. 1887.



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PART SECOND.

LIFE AND ACCIDENT COMPANIES.

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HARTFORD, CONN.:

PRESS OF THE FOWLER & MILLER COMPANY, 341 MAIN STREET.

1887.

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## ERRATA.

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Pages 223, 224 — Name of Company should read Mutual Reserve *Fund* Life Association.

Page 255 — For “P. C.,” read Ratio, in both places.



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## REPORT—PART II.

*To the Honorable General Assembly:*

The undersigned now submits the Second Part of his Annual Report, being the portion relating to Life and Accident Insurance Companies.

At the date of the last Annual Report there were ten domestic and twenty-five foreign offices lawfully prosecuting the business in this State. Since then the following have been admitted :

DATE OF LICENSE.	NAME AND LOCATION OF COMPANY.	CAPITAL.	CLASS OF INSURANCE.
1886.			
May 11.....	New England Relief Association, Boston, Mass.....	Mutual.	Life.
July 1.....	Union Central Life Ins. Co., Cincinnati, Ohio.....	\$100,000	"
July 8.....	The Life Union, New York, N. Y.....	Mutual.	"
Sept. 21.....	Covenant Mutual Benefit Association, Galesburg, Ill.....	"	"
Oct. 5.....	Imperial Life Insurance Co., Detroit, Mich.....	\$113,000	"
Nov. 5.....	Citizens Mutual Life Ins. Association, New York, N. Y...	Mutual.	"
Dec. 4.....	Co-operative Life and Accident Asso'n, New York, N. Y..	"	Life & Acci.
1887.			
Mar. 2.....	United Life and Accident Ins. Asso'n, New York, N. Y...	"	" "

The Charter Oak of Hartford and the Homœopathic and Mutual Trust of New York were withdrawn, leaving nine domestic and thirty-one foreign offices duly authorized here.

Of the eight newly-admitted offices, six are conducted upon the assessment plan, and two upon the advance-premium plan. One of these two, the Imperial of Detroit, follows what is called the natural premium plan, that is, it requires in advance the premium for the year following. The premium increases with the age, and the assurance is for a single year.

Abstracts of the Annual Statements of the forty authorized companies will be found in pages following; also statistical tables in two



divisions, those relating to advance-premium offices being designated by Arabic numerals, and those relating to assessment offices by Roman.

Taking these classes in their order, the first group possessed assets as follows:

ASSETS—1885 AND 1886.

December 31.	1885.	1886.	Difference.
Domestic offices . . . . .	\$109,944,181	\$109,195,691	—\$748,490
Other (United States) offices . .	384,885,471	418,271,469	+33,385,998
28 companies . . . . .	\$494,829,652	\$527,467,160	+\$32,637,508

This is the amount of assets held by twenty-eight companies, but not the same twenty-eight. Taking the twenty-six which were here in both years, and the seven domestic companies have increased their assets \$3,056,803, and the nineteen others, \$30,809,324,—together, \$33,866,127. The growth of the year before was \$28,838,568, or \$5,000,000 less than that of 1886. For specification of the character of the assets held by each office, reference may be had to Table 1. Table 2 gives the proportion that each kind bears to the whole.

LIABILITIES, EXCEPT CAPITAL—1885 AND 1886.

December 31.	1885.	1886.	Difference.
Domestic offices . . . . .	\$98,152,414	\$95,685,965	—\$2,466,449
Other (United States) offices . .	338,660,909	365,694,664	+27,033,755
28 companies . . . . .	\$436,813,323	\$461,380,629	+\$24,567,306

Taking only the twenty-six offices working in both years, the liabilities, of the seven domestic offices increased \$1,991,679; and of the nineteen others, \$24,790,538,—together \$26,782,217. The assets of these identical offices have grown by \$33,866,127, and the liabilities have enlarged by \$26,782,217. The surplus has increased, therefore, to the extent of this difference, viz., \$7,083,910.

If we compare the twenty-eight companies of 1886 with the twenty-eight of 1885, the assets and liabilities are increased, respectively, \$32,637,508 and \$24,567,306, and the surplus is now \$8,070,202 larger than then.



Of the total liabilities, four hundred and sixty-one millions, all but six millions, constitute the contingent liability of the reinsurance reserve; and the absolute liability for losses and claims is less than four millions. The death losses not due amount to \$3,200,000, which is only about six weeks' loss. The companies on an average, therefore, have paid all undisputed losses within six weeks of the happening, during the past year. See Table 3 for details.

The reserve is \$455,238,449, December 31, 1886, against \$430,-872,182 the year before, an increase of nearly twenty-five millions. Over and beyond this reserve, the companies possess surplus funds to the amount of \$66,086,531, an increase from last year of eight millions. Capital to the amount of \$3,828,500 is, however, included in the surplus, not being charged as a liability. Excluding the capital the remaining surplus of the combined companies is sufficient to raise the re-insurance fund above the level of a three per cent. reserve.

## INCOME—1885 AND 1886.

	PREMIUMS.		INT., DIV'DS, RENT, ETC.		TOTAL INCOME.	
	1885.	1886.	1885.	1886.	1885.	1886.
Conn. Companies.....	\$9,423,186	\$9,553,176	\$6,207,167	\$5,816,940	\$15,630,353	\$15,370,116
Other Companies .....	63,987,712	74,354,641	19,316,731	20,742,343	83,304,443	95,096,984
28 Companies ... ..	\$73,410,898	\$83,907,817	\$25,523,898	\$26,559,283	\$98,934,796	\$110,467,100

Premium income increased ten and one-half millions, and interest one million. The year before, the premium increase was less than six millions. The increase of interest income at the same time that the rate of interest is falling, results from a healthy growth in assets. Refer to Table 4.

## OUTGO—1885 AND 1886.

	PAID POLICY-HOLDERS.		OTHER PAYMENTS.		TOTAL OUTGO.	
	1885.	1886.	1885.	1886.	1885.	1886.
Conn. Companies ...	\$11,364,918	\$10,167,954	\$2,668,738	\$2,356,122	\$14,033,656	\$12,524,076
Other Companies ...	47,043,662	47,797,141	15,471,230	18,015,209	62,514,892	65,812,350
28 Companies.....	\$58,408,580	\$57,965,095	\$18,139,968	\$20,371,331	\$76,548,548	\$78,336,426

The payments to policy-holders were less than in 1885, and the losses by death were less in amount, notwithstanding that the pre-

mium income was ten and one-half millions more, and the amount at risk increased two hundred and twenty-five millions. The total income exceeded the total outgo by \$32,000,000, which is just about the increase in assets. It appears, therefore, that the stocks and bonds have been appraised at nearly the same values as before. At least, there has been no material change, taking all the companies together. See Table 5.

The dividends of profits to policy-holders were somewhat larger in 1886 than in 1885, and the addition to net surplus derived from the business itself was three times as large.

#### NEW BUSINESS—1885 AND 1886.

	AMOUNT WRITTEN.		Gain.
	1885.	1886.	
7 Connecticut offices.....	\$29,943,171	\$33,714,007	\$3,770,836
21 other offices .....	388,341,002	391,070,515	2,729,513.
Aggregates .....	\$418,284,173	\$424,784,522	\$6,500,349

The above does not include, in 1886, the risks assumed by the "industrial" offices, probably above \$90,000,000 (which were not reported by the companies), and hence is not a fair exhibit of the real progress. The whole amount written in 1886 doubtless reached \$515,000,000, and the gain over 1885 must have been about \$100,000,000.

#### RISKS OUTSTANDING—1885 AND 1886.

December 31.	Number and Amount of Policies in Force.				Gain.	
	1885.	1886.	1885.	1886.	Number.	Amount.
7 Conn. Cos.....	173,202	176,050	\$311,193,955	\$317,982,733	2,848	\$6,788,778
21 other Cos.....	1,510,868	1,852,008	1,691,261,643	1,909,593,129	341,140	218,331,486
28 Companies ...	1,684,070	2,028,058	\$2,002,455,598	\$2,227,575,862	343,988	\$225,120,264

The amount at risk is nearly two and one-quarter thousand million dollars, or twice the interest-bearing debt of the United States, and the accumulated values of the policies, on December 31, 1886,



was \$456,000,000,—20.5 per cent. of the amount. In 1884 the amount assured increased \$115,000,000; in 1885, \$163,000,000; and in 1886, \$225,000,000. Table 10 gives the outstanding risk for two years past.

The amount of assurance terminated during the last year was \$232,900,514, in addition to fifty or sixty millions terminated in industrial offices, not reported. But it must be understood that a large part of the terminations by surrender and lapse (which together make more than half the terminations), are merely nominal. The policies are only exchanged for others, those surrendered being marked off as terminated, and those issued in lieu being entered as new business. In many offices the surrender value is charged as a return premium paid, and the premium on the new policy is entered in the premium receipts from new business, when not a dollar passes in the transaction. Where this method is practised, the premiums on strictly new business cannot be distinguished from renewal premiums. Table 11 exhibits the various modes in which the terminations reported occurred, and the proportion of amount terminated in each mode to the whole.

#### INDUSTRIAL COMPANIES.

The neglect of the industrial insurance offices to include the industrial business in all sections of their last Annual Reports, whilst some sections do embrace it, destroys the value of the statistics relating to such companies, or a large part of them. For example, in Table 12, in column headed "1886—per cent. of claims to number of policies," the rate set against the Metropolitan is one one-hundredth of one per cent. This absurd result is caused by the number of claims being returned as ninety-eight, when sixteen thousand would have been pretty near the fact. And the per cent., instead of being .01, would have been something like 1.6, or one hundred and sixty times as much.

The business of the companies issuing policies averaging about \$100 each to persons of small means, for a weekly premium of five, ten, or fifteen cents, is rapidly enlarging, a single company carrying a risk of one hundred and twenty millions of dollars, divided into nearly eleven hundred thousand policies. During 1886 its gain in amount at risk was about eight millions.

Table 14 gives the number, amount, and value of policies in force on December 31, 1886, and here there are no partial exhibits, such as are referred to above.

Premium notes have been reduced \$671,000 during the year, and they constitute less than three per cent. of the total assets. See Table 13.



## LIFE ASSOCIATIONS—ASSESSMENT PLAN.

The business transacted during the year 1886 by the twelve companies operated upon the plan of assessing the premium-payment after the loss is determined is exhibited in the following

## SUMMARY.

12 Companies.	Amount in force Dec. 1885.	Amount written in 1886.	Amount terminated in 1886.	Amount in force Dec. 31, '86.	Amount of Losses paid in 1886.
3 Conn. Companies .....	\$55,757,500	\$13,047,500	\$10,193,000	\$58,612,000	\$605,094
9 other-State Companies .....	322,360,875	129 471,725	58,780,000	393,052,600	2,791,432
Aggregates.....	\$378,118,375	\$142,519,225	\$68,973,000	\$451,664,600	\$3,396,526

The amount in force last December was one-fifth of the amount of risk carried by the "old line" companies, and the year's growth was \$73,500,000, or about twenty per cent. The amount of the policies and certificates in force in all the authorized life companies and associations combined was \$2,679,000,000, and the sum of \$61,400,000 was paid to members and beneficiaries during the year. Tables I, II, and III relate to assessment associations.

## BUSINESS TRANSACTED IN THIS STATE.

The business in Connecticut of the advance-premium offices is shown in this

## SUMMARY OF TABLE 8.

28 Companies.	No. Policies issued in 1886.	Amount.	Whole Number in force.	Whole Amount.	Premiums in 1886.	Claims paid in 1886.
7 Conn Cos..	1,459	\$2,378,032	15,122	\$22,593,807	\$687,732	\$406,345
21 other Cos..	2,052	5,273,065	36,716	32,144,995	959,163	614,065
Totals.....	3,511	\$7,651,097	51,838	\$54,738,802	\$1,646,895	\$1,020,410

Neither the number nor the amount of new policies includes "industrials." In 1884 the amount written was six millions; in 1885 six and one-half millions; and in 1886, seven and two-thirds millions. The amount in force has increased twenty-one hundred thousand dollars during the year. The gain the year before was three millions. The amount of claims paid in 1886 exceeds a million dollars.

The business done in Connecticut by assessment corporations is as seen in

SUMMARY OF TABLE III.

12 Associations.	Number Certificates written in 1886.	Amount.	Whole Number in force.	Whole Amount.	Losses paid in 1886.
3 Conn. Associations,	696	\$1,434,000	4,822	\$9,068,500	\$118,167
9 other Associations,	753	2,266,625	1,295	3,727,125	17,200
Totals.....	1,449	\$3,700,625	5,117	\$12,795,625	\$135,367

Adding the totals of the old-line companies, the number of policies written in the State during the year was 4,960, covering \$11,351,722 risk; and the whole number of policies in force was 56,955, covering \$67,534,427. To this sum must be added the insurance against death in the

## ACCIDENT COMPANIES.

The following schedule embraces all the companies lawfully engaged in insuring in this State against loss by death caused by accident only.

Year 1886.	Premiums.	Losses Paid.	Amt. at Risk.	At Risk in Conn.
<b>Connecticut Companies.</b>				
Continental .....	\$9,119 75	\$1,041 86	\$1,826,705	Not stated.
Travelers .....	1,943,644 64	885,738 82	206,352,110	\$4,679,600
Totals .....	\$1,952,764 39	\$886,780 68	\$208,178,815	\$4,679,600
<b>New York Companies.</b>				
Fidelity & Casualty....	\$250,652 03	\$136,091 75	\$38,360,328	*\$860,000
U. S. M. Accident....	458,290 43	224,789 37	158,785,000	4,240,000
Totals .....	\$708,942 46	\$360,881 12	\$197,145,328	\$5,100,000
Grand Totals...	\$2,661,706 85	\$1,247,661 80	\$405,324,143	\$9,779,600 * Estimated.

The amount at risk is \$405,000,000, which, added to \$2,679,000,000, makes \$3,084,000,000 insurance against death by natural and by

accidental causes, in all the companies, of which the sum of \$77,300,000 is upon lives of residents of this State.

#### INTEREST EARNINGS.

The rate of interest upon first class securities has been steadily declining for many years, until three per cent. is the highest rate obtainable on the best, and real estate mortgages in the large cities can be placed at four. The premiums being generally calculated on the basis of four per cent. compound interest to be earned thereon, unless this rate is realized, the premium payments will not amount to the agreed sum when the same becomes due. And the enquiry has been started whether this decline in interest earnings ought not to be met by requiring the companies to establish and maintain a higher reserve fund. This question, with others concerning the valuation of policies, is under consideration, and as they all belong or are allied to actuarial investigations, I have requested the Actuary of this department to present his views in relation thereto for publication. His communication is the Appendix to this Report. Whilst I reserve my own judgment upon these topics until there has been full discussion, I regard the communication as worthy of careful consideration.

#### THE CHARTER OAK LIFE INSURANCE CO.

Last September I learned that this company was seriously embarrassed on account of the defalcation of its president. I at once made application to a Judge of the Supreme Court of Errors for the appointment of receivers, and that the charter of the company be annulled. The company was cited to appear on the 22d day of September, to answer said petition, and upon a hearing had the petition was granted, and Isaac W. Brooks and Edmund A. Stedman, gentlemen of integrity and ability, were appointed receivers of said company, and they at once entered upon their duties.

A brief review of the history of this company may be of interest.

The company commenced business October 1, 1850, with a capital of \$200,000, of which \$20,000 was paid in cash. The business was prosperous and on December 31, 1874, the company reported 27,362 policies in force, insuring \$62,065,207. In 1875 the firm of Allen, Stephens & Co., of New York, became embarrassed, owing to the company nearly one million dollars, and the company was further involved through a loan to the Connecticut Valley Railroad Company, amounting to nearly one and one-half millions of dollars.

The statement for December 31, 1876, showed an impairment of about \$200,000, and early in the next year an application was made



to the Court by the Insurance Commissioner for the appointment of a receiver.

In April, 1878, in accordance with a joint resolution of the General Assembly, the charter was amended and a large majority of the policy-holders consented to scale their policies forty per cent. This made the company legally solvent, and the proceedings for the appointment of a receiver were discontinued by the Commissioner, as directed by the General Assembly, in the event of the acceptance of the amended charter by the company. But public confidence appeared to be shaken, and the company has been virtually in liquidation ever since that time, as very little new business could be secured.

The statement for December 31, 1884, showed an impairment of \$445,922, and an examination of its condition during the following year by the Insurance Commissioner satisfied him that the actual impairment was much greater than shown by the statement, and he petitioned the Court for the appointment of a receiver. The Commissioner says in his report for 1886, "That after a hearing which lasted several days, in view of certain arrangements that the company propose to make in the interest of its policy-holders, it was thought advisable, in which the judge concurred, to withdraw the application. It is proper to say that so far as the assets of the company have been disposed of, that the appraisal of them as made by the Commissioner has been fully sustained. This, with the fact that the company has applied to the General Assembly for a modification of the law as to its operations upon them, making it for three years discretionary with the Insurance Commissioner, instead of obligatory, as to bringing a petition for a receiver, and also their application to be authorized to dispose of their office building at their valuation, to their policy-holders that might be willing to take it in exchange for their policies, together with their last annual statement, which shows a larger impairment than the one acted upon by the Commissioner, would seem to vindicate the application for a receiver at that time."

Subsequent events have fully justified the action of the Commissioner in his application for the appointment of a receiver at that time. The Court has passed an order requiring all claims to be presented to the receivers on or before the first day of July, 1887.

In New York, Illinois, Iowa and Missouri the Courts have appointed receivers to take possession of the property of the company in those States.

The receivers have not been required to make a report to this department, as it would only embrace part of a year's transactions. In the next Report such a statement will be published.

## LEGISLATION OF 1886.

Following may be found all the general laws relating to insurance passed by the General Assembly, January session, 1886, except such as were mentioned in the Introduction to Part I, already published.

## AN ACT CONCERNING FEES OF THE INSURANCE COMMISSIONER.

*Be it enacted by the Senate and House of Representatives in General Assembly convened:*

Section 1. Section three of part nine, chapter one, title three of the general statutes, (page 17) is hereby amended to read as follows: Said commissioner shall demand and receive the following fees from insurance companies: for receiving and filing annual reports, ten dollars; for valuation of policies of life insurance companies organized under the laws of this State, one cent for each thousand dollars of insurance valued; for valuation of policies of life insurance companies organized under the laws of any other State admitted to transact business in this State, such rate for each thousand dollars of insurance valued as is imposed by such other State upon any similar insurance company organized under the laws of this State admitted to transact business in such other State; for filing any additional paper required by law, twenty-five cents; and for every certificate of valuation, copy of report, or certificate of condition of company to be filed in any other State, five dollars.

Sec. 2. This act shall take effect from the date of its approval, and shall apply to the valuation to be made of policies in force on the thirty-first day of Dec., 1885.

Approved, February 24, 1886.

## AN ACT CONCERNING LICENSES AND CERTIFICATES OF INSURANCE AGENTS.

*Be it enacted by the Senate and House of Representatives in General Assembly convened:*

Section 1. All certificates or licenses issued by the Insurance Commissioner of this State to companies or associations existing under the laws of any other State or foreign government, or to any agent of such company or association, between the first day of April and the first day of January, authorizing such company or agent to transact business in this State, shall expire unless the same be sooner revoked, as now provided by law, on the first day of April next following the date of such certificates or license. And all certificates or licenses issued as aforesaid, between the first day of January and the first day of April shall expire, unless the same be sooner revoked, one year after the first day of April.

Sec. 2. The annual fee for a license, except to fire companies of foreign countries, shall be ten dollars, and for every agent's certificate two dollars, provided no greater fees are exacted for such certificates and licenses by other States from companies of this State that are admitted to do business in such other States.

Sec. 3. This act shall take effect from its passage, and all acts or parts of acts inconsistent herewith are hereby repealed.

Approved, April 8, 1886.



## AN ACT CONCERNING LIFE INSURANCE COMPANIES.

*Be it enacted by the Senate and House of Representatives in General Assembly convened :*

Any life insurance company, organized by law in this State, may improve any real estate which it may have obtained by foreclosure, or otherwise, in conformity to law, whether said real estate is situate in this or in any other State.

Approved, April 8, 1886.

## AN ACT CONCERNING THE DUTIES OF THE INSURANCE COMMISSIONER.

*Be it enacted by the Senate and House of Representatives in General Assembly convened :*

Section two of part nine, chapter one, title three, of the general statutes, (page 17), relating to the Insurance Commissioner, is hereby amended so that the same shall read as follows: Said commissioner shall have the powers and duties specified in chapter sixty-three of the public acts of 1879 (page 396); shall see that all the laws respecting insurance companies are faithfully executed; may employ clerical aid; shall furnish to each of the insurance companies incorporated by this State and to the attorneys of companies incorporated by other States and foreign governments, doing business in this State, printed forms of the statements required by law; shall on or before the fifth of each month pay over all fees which he may receive during the month previous to the treasurer; and may administer oaths in the discharge of his official duties.

Approved, March 30, 1886.

## ANNUAL REPORTS.

Condensed statements of the reports of all companies transacting business in this State will be found in the following pages.

Respectfully submitted,

ORSAMUS R. FYLER,

*Insurance Commissioner.*

HARTFORD, April 18, 1887.





## APPENDIX.

---

HON. ORSAMUS R. FYLER, *Commissioner*:

SIR:—In response to your request, I submit some considerations touching questions now in agitation, and which are embraced in the following preamble and resolution offered at the convention of insurance superintendents last fall.

WHEREAS, The rate of interest on substantial securities for the investment of capital has for several years been gradually receding, and,

WHEREAS, The foundation and prosperity of the institutions of life insurance depend largely upon the accretions of invested capital, and,

WHEREAS, The stipulations of policies vary regarding the time of paying claims and other conditions, therefore,

RESOLVED, That a committee of three be appointed to make full and careful examination and report to the next convention its conclusions on these two subjects: 1. Whether the rate of interest, present and prospective, does not appear to require in the near future the establishment and maintenance of reserves by a higher standard than 4 per cent. interest. 2. Whether a reasonable compliance with the provisions of the law does not require that policies shall be valued in accordance with their stipulations as to date of payment and other conditions.

My comments are set down hurriedly, in the whirl of current business, and may seem too diffuse. There has been no time for revision and condensation.

The enquiry involved in the resolution reaches in three directions in its practical application. One touches the effect of the reduction in the rate of interest,—whether in consequence, any remedial measures are necessary; another relates to the proper manner of computing reserves on weekly-premium policies; the third has reference to the present method of valuing ordinary life-policies.

### (I) RATE OF INTEREST.

Concerning the first topic, it is necessary to premise that premiums are so calculated that they will, with their accumulations of interest, exactly suffice, on the average, to pay the amounts of the respective policies as they fall due. In this country the annual rate of interest usually chosen for this purpose is four in a hundred. Take the single premium for an ordinary life-policy at any age, add to it a year's interest (at the rate used in computing the premium), from the sum deduct the proportionate amount of loss occurring in that year, according to the same mortality table used in computing the premium, and so continue to improve with interest and diminish by loss, year by year, to the end of the table, and it will be found that the sum in hand at the end of the last year in the table is the exact amount of the policy, in theory then payable. It is the same with the annual premium, which is merely a yearly instalment of the single premium, increased sufficiently to make up for loss of payments caused by death and loss of interest by deferment. At any age the present value of all the future annual premiums is identical with the single premium. Hence, if we start with the annual premium, add a year's interest, deduct the year's

decrement, then add the annual premium and a year's interest on the sum, deducting the second year's loss, and so proceed through the table, the result reached at the close will be, as before, the amount of the policy.

The application of the above is to show what part of a matured life-policy is strictly premium, or advance, and what part is interest. Where the premium is one payment, the entire difference between it and the amount of the matured policy is interest accumulation. And where the premium is annual, a much larger portion consists of interest, because of the deferment of the payments by an equal distribution among the years of life. At age thirty-five the single premium for the assurance of \$1,000 at the end of the policy-year in which the life fails, is \$340.601, reckoning interest at four per cent., and mortality by the Actuaries' table. This is the net or cost premium. The accumulated interest upon this payment, or \$659.399, makes up the amount, viz. \$1,000. Thus it appears that, at the average age of entry, about two-thirds of the sum assured accrues from interest. And it is also plain that unless the rate of interest by which the premium is computed be fully realized by the assurer, the sum needful to meet the claim when it matures will not be ready. Interest is seen to be the essence of the contract, and the vital force effecting its performance.

For many years there has been appended to the Commissioner's annual report a table showing the rate of interest realized by each company on its assets, and the same table, (No. 16), is furnished this year. But inasmuch as the amount of the assets is not the principal sum upon which the interest must be earned, but may be greater or less than such sum, the table is of little value. Therefore, another table, No. 17, has been prepared, which will better serve the purpose. By the theory, the rate of interest employed in framing the premium must be annually realized on the net premium and reserve combined. The mean amount of net premium received in 1885 and 1886, and the reserve at the beginning of 1886, have been taken. The net premiums have been estimated, (in all but two cases), by discounting twenty per cent. from the office premiums. This assumes that the loading is twenty-five per cent., which must be as large as the average loading on all kinds of policies. For two offices, almost exclusively engaged in industrial assurance, so called, a discount of fifty per cent. has been made, which presupposes a loading of 100 per cent. The estimated net premium and the reserve are combined in one sum, and the requisite four per cent. computed thereon. In another column is then given the amount of interest actually realized, and finally the rate per cent. thereof.

This table exhibits approximately the amount of interest which each office should have earned during the year 1886, and the amount and rate which it did, in fact, earn. Also the aggregate results for the various offices in groups, and all combined. It is not an infallible guide, but is a much more reliable one than the other table.

The rate realized in 1886 by all the companies taken together was 5'34 per cent., or one-third more than required. And, looking at this substantial margin, it may appear that there need be no present concern regarding the rate of interest now current, or even if the gradual decline should continue. But the intelligent investigator will not fail to observe that a considerable portion of this interest was derived from surplus funds, which the companies are not required by law to retain, but are at liberty to distribute among policy and stock-holders. The effect of such distribution would be to reduce largely the rate of interest realized. How largely, may be found by a simple proportion. As the sum of the reserve and a year's net premium is to the amount of surplus funds, so is the rate realized to the portion of that rate derived from the surplus.

$$\$49,881,561 : \$66,086,531 :: 5'34 : '72.$$



Were the surplus divided, the rate realized, instead of being 5·34 per cent., would be but 4·62 per cent., which is sufficiently low to cause alarm regarding the future of these long contracts.

The natural remedy, and the one easiest in operation, to counteract the effect of the fall in the rate of interest, seems to be to provide by law against the reduction of the present proportion of surplus by dividends; and also that after a fixed date, not remote, say the end of the year 1890, no dividends shall be made except of surplus beyond all liabilities, the reserve liability to be computed for this purpose at three per cent. This raises no new standard of solvency, and introduces no arbitrary rule for valuing the assets. It does not even establish a new basis of reserve, excepting for the sole purpose of declaring what are divisible profits; and it would only operate to raise the reserve gradually to the point of safety.

The tendency of life assurance offices is to divide too much; whilst in mutual fire insurance offices the opposite tendency prevails. The latter class of offices should not be allowed to retain a surplus in excess of the entire premiums received on risks outstanding. All beyond that belongs to the policy-holders, who could by suit enforce restitution.

The valuing of assets by the rate of interest which they bear is objectionable in many ways, besides being next to impracticable in business, but the limit of this paper does not permit a discussion of the merits of the scheme. Suffice it to say that, by this method of arbitrary and fictitious appraisal, the most desirable securities would bear the least value, (ten or twenty per cent., possibly, below their real or saleable value); and a new company, with a stock capital of a million dollars invested in securities the safest and most desirable for such a concern to hold, would find itself insolvent before it had issued a policy, or assumed a dollar's liability.

The better way seems to be to increase the weight of the reserve, rather than to decrease the weight of the assets.

## (2) WEEKLY-PREMIUM POLICY RESERVES.

The tables generally employed for the valuation of weekly-premium policies give erroneous results, as was pointed out in the Commissioner's last annual report. The reserve brought out from them is less than the requisite and true reserve. They are based upon the assumption that at the end of any policy-year the reserve is the same, whether the premium be paid annually or weekly. This is untrue; the reserve in the latter case is larger than in the former, and must be in order to make up for the loss to the office of nearly half a year's weekly premiums in the year the life fails, which premium in the other case is collected in advance. To compensate for this loss, the net weekly premiums are correspondingly higher than the net annual premiums, and the value of the weekly annuity-due being less than the yearly, the reserves, when the correct weekly premiums are valued, will be higher than when the annual premiums are valued.

In order to rectify the error, the values of weekly annuities-due were computed, and from these the weekly premiums were deduced. From the premium and annuity values, the policy values were readily derived. The annuity table was first made up on the basis of fifty-two weeks in a year. Subsequently, for greater precision, it was re-calculated upon the basis of 52·178 weeks. Considerable unnecessary labor was involved thereby, for the reason that the difference in the tables, or the correction to be applied to the first one, was, as foreseen, a constant difference at all ages. [It was only ·000033.] But this labor was advantageous in verifying the correctness of computation of both tables, and no error was found in either.

By these valuation tables the reserve on weekly-premium policies was computed for December 31, 1886. In the case of an office whose policies are valued by another department as well as here, a comparison of the results of the different methods has been afforded. Leaving out the policies written in 1886, because, for other reasons, these were not treated alike, those of prior years, amounting to \$10,891,715, were valued by the tables employed here at \$332,337. By the tables based on annual premiums, the value was found to be \$322,888. The difference is \$9,449, or three per cent. less. The average duration of these policies was 3·4 years, and the difference continually increases with the duration of the policies. Thus the policies issued in 1886, if supposed to be in full force from date of issue, and to have averaged six months' duration, were found to differ in value, by the two methods, two per cent.

To perceive the magnitude of the error committed in valuing this class of policies by the tables in general use, we must consider an old company with a large business. There is one company whose policies amount to \$120,000,000, and are rapidly increasing. In a few years this amount will probably be so enlarged as to be the equivalent in value of the above sum in policies having an average duration of ten years. Suppose that the average age at entry be taken at thirty years.

The needful reserve on account of this risk would be . . . . .	\$13,061,400
But by the tables used the reserve would be only . . . . .	12,949,560
The deficiency or error in this case would be . . . . .	\$111,840

Can it be said that it is of no practical consequence to the company, or to the policy-holders, that this additional reserve be provided?

There is another matter connected with the above which should not be passed over unnoticed. One of the insurance journals a year ago expressed the opinion that the strict rule of principle ought not to be applied to the valuation of industrial policies, because, amongst other reasons, on the first year the policies are not in full benefit. That is, for the first six months, only a quarter or a third of the policy is in force, and during the second six months, a half or two-thirds, as the stipulation may be. The plausible implication is conveyed that the policy has a less value on this account. So far from the truth is this, that it will be found, both upon reason and upon calculation by formula, that a policy of deferred assurance not only *has* a value, but, unless the term of deferment be too long, it has a larger value than a policy of immediate assurance. Also that the value continues larger until the last year in the life-table, when the two values coincide. In fact, the value at any time *during the interval of deferment* is more than the amount of the net premiums paid and interest, meaning by net premium that computed for the deferred assurance. To state it more precisely, the value of the policy is the amount of the premium and interest multiplied by the reciprocal of the probability (at age of issue) of living to the date when the valuation is made. In short, the value (in the interval) is the premium improved precisely as it would be if invested in a simple endowment.

Suppose the deferred assurance be paid for by a single premium. Upon the payment the policy acquires a like value. This value does not decrease, but steadily increases both by the interest accumulation and by the premiums paid by those who do not survive the interval. It is the same with an annual or weekly premium. There being no risk during the period of deferment, there is nothing to diminish the increment of the premium by interest and profits. After the assurance takes effect, there is a fall in value between the dates of premium payment.

In consideration of the short partial deferment, the weekly-premium policies of 1886, taken all together, have been valued about thirty per cent. higher than if they



were in full force and virtue. And right here comes in another consideration. This partial deferment at the outset, affects all the policies of prior years, as has been stated, throughout the whole range of the life table, the true value being greater than that of immediate assurances, and continuing greater to the end of life, though the difference steadily diminishes to zero at the close.

To illustrate, take a particular case. A whole-term assurance for 1,000 is made upon a life aged thirty. If immediate, the net annual premium is 16·972024. If deferred a year, the premium is 16·522965. According as it is deferred or immediate, the policy-value after 1, 2, 3, 5, 10, 25, 50, or 69 years' duration will be as under:

DURATION.	1.	2.	3.	5.	10.	25.	50.	69.
Deferred . . . . .	17·330	26·859	36·691	57·325	115·137	341·402	743·733	945·015
Immediate . . . . .	9·307	18·914	28·828	49·629	107·913	336·021	741·641	944·566
Difference . . . . .	8·023	7·945	7·863	7·696	7·224	5·381	2·092	·449

The policy-value of the deferred is seen to exceed that of the immediate assurance at every stage. They continually approach each other, however, and at sixty-nine years, (which brings the age to ninety-nine, just before the last premium is paid), if the respective premiums be added, the values will coincide, thus:

	Deferred.	Immediate.
Values at age 99 . . . . .	945·01550	944·56644
Annual premiums . . . . .	16·52296	16·97202
Values when last premium are paid . . . . .	961·53846	961·53846

This is the value of 1,000, due at the end of a year, when the claim matures. The value of the policy of deferred assurance is here set down as 17·330, at the end of one year. This was found by deducting from the value of the assurance obligation, at age 31, the then value of the future premiums. But it has been stated above that the value is the amount of the premium and interest, multiplied by the reciprocal of the probability of surviving the term. Let us test the statement. The premium in this case, as given above, is 16·522965; add a year's interest at four per cent., and the amount is 17·1838836. The probability at thirty of surviving a year is  $\frac{88565}{88565}$ , and its reciprocal  $\frac{88565}{88565}$ . This reciprocal being multiplied by 17·1838836, produces 17·329886,—precisely the same result as reached by the other method, before the last three figures were cut off.

Take the same case, only based on weekly payment of premium, instead of annual. If the assurance be immediate, the sum of a year's weekly premiums will be 17·450255. If deferred a year, the sum paid in the course of each year will be 16·988543.

The policy-values at same dates as above will be as follows:

DURATION.	1.	2.	3.	5.	10.	25.	50.	69.
Deferred.....	17·408	27·018	36·934	57·743	116·046	344·242	750·155	955·346
Immediate.....	9·385	19·075	29·074	50·056	108·845	338·940	748·237	955·178
Difference.....	8·023	7·943	7·860	7·687	7·201	5·302	1·918	·168

A similar difference in excess in the values of policies of deferred assurance is here seen to exist where the premiums are paid weekly, being exactly the same at the end of the first year, the deferred period. These differences are not eliminated until the last week's premium is paid in the one hundredth year of age, when the policy-values coincide. The present value, at age 99, of the future weekly premiums to be paid is found by multiplying the value of a weekly annuity-due at age 99, by the premium at entry-age. For the deferred assurance this will be

$$16·988543 \times .364502 = 6·19236$$

and for the immediate,

$$17·450255 \times .364502 = 6·36065$$

If, as before, these present values at 99 of the weekly premiums to be paid in the last year of life be added to the policy-values above, the latter will coincide, and will each be the value of 1,000, due at the end of a year, thus:

	Deferred.	Immediate.
Values at age 99.....	955·34610	955·17781
Present values of future premiums.....	6·19236	6·36065
Values at 99, after the discounted year's } premiums are paid..... }	961·53846	961·53846

The values of the two policies will coincide only on and after the payment of the last weekly premium.

The foregoing examples are of assurances deferred one year. They bring out so large margins in excess of the values of immediate assurances that it may be well to enquire what differences exist if the period of deferment be six months, since this is about the average term of deferment of weekly-premium assurances. The sum of a year's weekly-premium payments in this case will be 17·217630, whilst that for an immediate assurance will be as before, 17·450255; and the policy values will stand thus:

DURATION.	1.	2.	3.	5.	10.	25.	50.	69.
Deferred.....	13·427	23·077	33·034	53·929	112·473	341·611	749·203	955·263
Immediate.....	9·385	19·075	29·074	50·056	108·845	338·940	748·237	955·178
Difference.....	4·042	4·002	3·960	3·873	3·628	2·671	·967	·085

At age 99, the values then of the weekly premiums to be paid in the last year of life will be respectively:



	Deferred.	Immediate.
Value future premiums at 99.....	6·27586	6·36065
Add policy values as above.....	955·26260	955·17781
Values at 99, future premiums added.....	961·53846	961·53846

When the last weekly-premium is paid, the policy-values will coincide, and at the end of that year will amount to 1,000, the face of the policy.

The weekly-premium policy of practice (that is, for an assurance deferred six months), is here found, as might have been anticipated, to differ in value from a policy of immediate assurance but little more than half as much, at the end of each year, as the policy of assurance deferred one year. The practice is to value these policies as if in full force. This method brings out results far too small, as is plainly exhibited above. The resulting values should be increased on an average as follows; For policies in force one year at date of valuation, about forty-three per cent.; two years, twenty-one per cent.; three years, fourteen per cent.; five years, eight per cent.; ten years, three per cent.; from ten to twenty-five years, an average of two per cent.; beyond that the difference is of little practical importance.

Valuation tables, true as respects this point of deferment, could be easily made up by separately computing the correct values at the end of the first half and whole year, and interpolating for the other months of the first year accordingly. For subsequent years there is no difficulty, if the correct premium be employed.

[Since the foregoing was in type, it has occurred to me that I ought to be more explicit as to the practical method of rectifying the two errors thus far adverted to. And it should be said that in the examples given of weekly-premium policies, *both* errors are cured in what are set down as the correct values. The weekly-premium assurance, in force at the outset for one-third, at six months for two-thirds, and at twelve months for the whole, is practically the same thing as if the whole assurance were deferred six months. Owing to the vast labor involved in assembling so many policies by months of issue for valuation, they are grouped by years of issue, and a mid-year valuation is made. The valuation being made at the end of the calendar year, all the policies of that year then come to be valued as if they had been written July 1, and had run six months; those of the previous year, as if they had run eighteen months, and so on. The values of a policy of assurance deferred six months need only to be ascertained at each age, for the odd half years, and set down in tabular form, and then the various policy-values are taken out by inspection. The value at the end of the first six months will be the simple endowment due in six months which the premium (at each age) will buy, and this is the value of the policies on their first year,—save that a deduction must be made for excessive lapsing in the first half of the first year. It will be found that the policies of that year average to have run but about five months, instead of six. Hence the value of the policies of that year will be five-sixths of the gross value derived from the table calculated as above. After the first year no allowance needs to be made for lapsing, but for policies on their second year the mid-year value set down in the proper table applies. The values for policies on their second year will be the arithmetical mean values between those at the end of the first and second years. And so on for third and other years. It is necessary to use the correct weekly premiums for an assurance deferred six months. I will take as an example a weekly-premium policy, issued

July 1, at age 30, for an assurance of 1,000, deferred six months, payable at the end of the year of death, if death do not occur in the interval of deferment, and give the correct values at six, eighteen, thirty, etc., months; also the values as taken from the tables in use.

DURATION.	$\frac{1}{2}$	$1\frac{1}{2}$	$2\frac{1}{2}$	$3\frac{1}{2}$	$4\frac{1}{2}$	$5\frac{1}{2}$	$6\frac{1}{2}$	$7\frac{1}{2}$
Correct Values.....	8·754	18·252	28·055	38·173	48·621	59·408	70·547	82·055
Values in use.....	4·654	14·110	23·871	33·944	44·344	55·084	66·172	77·628
Difference.....	4·100	4·142	4·184	4·229	4·277	4·324	4·375	4·427

Whichever values are used for the first year, they must be reduced about one-sixth for lapses of the first half-year in excess of those in second half. The first column above gives the value to be applied to policies (of same entry-age) on their first year; the second column the value for policies on their second year, and so on. From what are designated correct values, both the errors mentioned are eliminated. The differences, or corrections applied to the common tables, would amount to about 90 per cent. increase of reserve at the first valuation; 30 per cent. the second; 18 per cent. the third; 13 per cent. the fourth; 10 per cent. the fifth; 8 per cent. the sixth; 7 the seventh; 6 the eighth, etc.]

I have attempted to show by the particular cases cited that these "industrial" policies are charged with an insufficient reserve, in two ways. First, supposing the assurance to be immediate, because the true net premium is not valued, but, instead, the annual premium is valued, which is lower than the weekly premium. This error affects the reserve most in the policies of longest duration, or those entered at high ages. Second, because no sufficient reserve is charged on account of the deferment stipulation of these policies. This omission affects the reserve most in the early years of the policy, and finally peters out,—whereas, the other commences at a minimum and steadily increases during the life of the policy. The magnitude of these two errors has been exhibited, and if the one be considered too small to require attention, the second, at least, cannot be disposed of in like manner. On this latter account, in the case of a single company, the true reserve is probably \$500,000 larger than computed, a sum greater than the surplus in excess of capital.

An error so great as this, in a single case, must be regarded as of practical importance, and, if it has been fully established, furnishes an answer to the question before the Commissioners, "whether a reasonable compliance with the provisions of the law does not require that policies shall be valued in accordance with their stipulations as to date of payment, *and other conditions?*"

There is still a third error, amounting to about two per cent. of the reserve, which must be added to these, which is discussed in the next section, (3).

### (3) ANNUAL-PREMIUM POLICY RESERVES.

The foregoing relates to the "other conditions." I will now advert to the "stipulations as to date of payment." All the valuation tables in use are computed upon the assumption that the policy is payable at the end of the policy-year in which the nominee dies,—that is to say, about six months after death, on an average. But the leading companies, at the present day, pay immediately upon proof of death, and in many cases stipulate in the contract so to do. All losses mature at least six months

before the reserve is full, as computed by the valuation tables. The reserve brought out is therefore too low. If the policy be for 1,000, say, the reserve, with its increments will not produce the 1,000 until six months after it becomes due and payable. At the time the loss falls due the reserve has accumulated to not more than 980·58, reckoning interest at four per cent., and there is the sum of 19·42 unprovided for. This sum in six months, compounded momentarily at the effective rate of four per cent. per annum, will amount to 19·80, so that to get from these tables a result even approximately correct, upon a policy of 1,000, we must get the value belonging to 1,019·80. In other words the tables in use render a reserve about two per cent. too low—more exactly, 1·98 per cent.

Let us test this statement. The values of an annual premium policy for 1,000 and for 1,019·80, after a duration of ten years, are taken, at various entry-ages, from the tables in use, and then the true values of a policy for 1,000, payable at death, are given:

Entry-age.	TABULAR VALUES OF POLICIES.		True Value of 1,000 Policy.	Differences of Last.	
	1,000.	1,019·80.			
4	15·11	15·41	15·36	+·25	—·05
10	49·05	50·02	50·02	+·97	0
20	72·53	73·97	73·97	+1·44	0
30	107·91	110·05	110·05	+2·14	0
40	162·97	166·19	166·21	+3·24	+·02
50	226·84	231·33	231·37	+4·53	+·04
60	297·42	303·31	303·43	+6·01	+·12
70	363·05	370·24	370·55	+7·50	+·31
80	466·75	476·00	476·89	+10·14	+·89
89	628·40	640·84	645·97	+17·57	+5·13

If the respective final premiums, which are immediately due, be added to these last values, the result produced is this:

	TABULAR VALUES OF POLICIES.		True Value of 1,000 Policy.
	1,000.	1,019·80.	
Values after 10 years from age 89....	628·40	640·84	645·97
Premiums for age 89.....	333·14	339·74	340·11
Values after last premiums are paid..	\$961·54	\$980·58	\$986·08

The first is the present value of 1,000 due in a year; the second, of that sum due in six months; and the third, of that sum due in four months and nine days.

The differences between the values of 1,019·80 payable six months after death, and 1,000 payable at death, are seen to be very close, except towards the beginning and the end of the table, when the theory of an even distribution of deaths in each year does not accord with fact, even approximately, and consequently the end of the policy-year is not the same date as six months after death. Hence 1,019·80, at the extreme ages in the life table, is less than the sum that 1,000 would amount to in the



interval between death and the end of the policy-year. That is to say, the interval must average more than six months, in youth and old age.

For comparison, take the values after the policy has been in force twenty years.

Entry-age.	VALUES OF POLICY FOR 1,000.		Difference.	Difference per cent.
	By Tables used.	Correct Values.		
2	24.56	24.92	.36	1.46
3	53.39	54.38	.99	1.85
4	71.71	73.09	1.38	1.92
5	84.76	86.41	1.65	1.95
6	94.45	96.31	1.86	1.97
7	101.96	103.97	2.01	1.97
8	108.05	110.18	2.13	1.98
9	113.27	115.51	2.24	1.98
10	118.02	120.36	2.34	1.98
20	172.61	176.04	3.43	1.99
30	253.29	258.32	5.03	1.99
40	352.84	359.88	7.04	2.00
50	456.79	465.99	9.20	2.01
60	552.49	563.82	11.33	2.02
70	660.35	674.50	14.15	2.14
71	674.86	689.49	14.63	2.17
72	689.88	704.99	15.11	2.19
73	704.85	720.52	15.67	2.22
74	719.14	735.42	16.28	2.26
75	732.21	749.10	16.89	2.31
76	741.33	759.02	17.69	2.39
77	746.57	764.88	18.31	2.45
78	758.81	777.72	18.91	2.49
79	795.86	817.04	21.18	2.66

Here between ages six and sixty the rate of difference is seen to be nearly uniform. The regularity of the progression of the differences should be noticed. It is because the deaths of each year are not evenly distributed over the year that the rate of difference is not constant. If they were so distributed, the rate would be uniform, and the reserve upon a policy of 1,019.80 payable at the end of the year would be the same as upon a policy of 1,000 payable at death, at any age and for all durations.

However, the general difference is seen to be about two per cent., pretty uniformly, between the reserve of the theoretical policy as set down in the tables, and the true reserve of the policy granted in modern practice.\* This rate of variation in values affects these contracts nearly alike, whether paid for by single, limited, annual, or more frequent premiums, and whether the assurance be immediate or deferred, temporary or whole-term; also, within certain limits, whether the duration be long or short. Endowment assurance policies, for obvious reasons, are not so largely affected, the degree corresponding mainly to the lengths of the endowment terms. If the term be so long that its maturity will be at an advanced age, the policy-value is affected nearly as much as that of a life policy.

Now let us look at the magnitude of the error arising in practice from the use of the common tables, by taking an example. There are offices carrying each a risk of

\* The starting reserves, viz. the net premiums, from age ten to age fifty, inclusive, have a uniform difference of 1.98 per cent., and at age sixty this difference is increased to only 1.99.

\$400,000,000, of which say one-fifth consists of endowment assurances. Suppose the ordinary life-policies were equivalent in value, (as they must be,) to a single policy for \$300,000,000 issued at the average age, thirty-five, and in force fifteen years.

Then the true value of this policy if payable at death would be . . . . .	\$65,567,400
By the common tables it would be . . . . .	64,290,000
The error in this case amounts to . . . . .	\$1,277,400
And if in force twenty years, the error becomes . . . . .	\$1,800,300

By disregarding the effect of the promise to pay at proof of death, the policies of one company are at present undervalued, at the least, by \$1,500,000. And its real surplus is this sum less than its advertised surplus. I submit that such a variation from the truth cannot be deemed a "reasonable compliance with the law."

The best method of obviating this error is to use valuation tables correctly calculated for policies payable at death, though a tolerable approximation could be reached by multiplying by  $(1.04)^{\frac{1}{2}}$  the reserve derived from the antiquated tables in use. This would be practically correct, except at advanced ages of entry or years of duration. But since tables accurate at all ages and durations can be constructed, this seems much the better way. Another recommendation of this plan will be found in the facility with which the policy values can be applied to different stipulations as to payment. Having this reserve computed for all the policies of an office, save the endowments, this reserve in gross needs only to be multiplied by a constant factor to give the reserve for the same policies, if payable at a subsequent date. This is not a mere approximation—it is exactly true. Thus, for a policy payable one month after death, multiply the value (as if payable at death) by .9967,3694; if payable two months after death, multiply by .9934,8453; if payable three months after death, multiply by .9902,4274; if payable four months after death, multiply by .9870,1152; if payable five months after death, multiply by .9837,9085; if payable six months after death, multiply by .9805,8068.

So, if the time of payment be not at death, but a month or two later, the correct value is easily obtained by treating the reserve in gross, as above mentioned.\*

In calculating the values of the annuities from which the net premiums are deduced, constant use is made of the function known as the force of mortality; by which is meant, not the ordinary annual rate of mortality, obtained by dividing the number of deaths in a year by the number living at its commencement, but the rate existing at the instant the specified age is attained, and which would prevail for a year if the lives which fail were immediately replaced by an equal number of lives of the same age.

For the benefit of such as may have occasion to make use of it, a table is appended expressing this force in its ratio to unity. The Mortality Table from which it is derived is the Actuaries' (1842), extended back to birth. The method of its construction was explained in the last Annual Report of this Department, excepting that the values at the four ages between ten and fifteen have been made more exact by higher orders of differences.

Respectfully communicated,

JOSEPH H. SPRAGUE.

\*Throughout this paper the rate of improvement of money has been taken as 1.04 per annum, and the life-table referred to has been the Actuaries', hypothetically extended back to birth.

## Instantaneous Force of Mortality, by the Actuaries' Table, Extended.

Age.		Age.		Age.		Age.	
0	·287 544	25	·007 748	50	·015 615	75	·096 307
1	·096 334	26	·007 859	51	·016 548	76	·104 418
2	·045 631	27	·007 978	52	·017 568	77	·113 260
3	·028 878	28	·008 105	53	·018 684	78	·122 949
4	·020 397	29	·008 240	54	·019 889	79	·133 501
5	·015 511	30	·008 384	55	·021 199	80	·144 959
6	·012 108	31	·008 537	56	·022 635	81	·157 381
7	·009 846	32	·008 700	57	·024 177	82	·170 827
8	·008 343	33	·008 872	58	·025 845	83	·185 466
9	·007 410	34	·009 047	59	·027 674	84	·201 571
10	·006 887	35	·009 233	60	·029 702	85	·219 477
11	·006 765	36	·009 430	61	·031 948	86	·240 062
12	·006 830	37	·009 631	62	·034 416	87	·263 809
13	·006 850	38	·009 844	63	·037 119	88	·291 818
14	·006 895	39	·010 068	64	·040 077	89	·325 852
15	·006 944	40	·010 298	65	·043 322	90	·367 026
16	·006 997	41	·010 541	66	·046 864	91	·417 263
17	·007 057	42	·010 810	67	·050 734	92	·480 860
18	·007 123	43	·011 133	68	·054 949	93	·561 733
19	·007 196	44	·011 538	69	·059 497	94	·664 072
20	·007 275	45	·012 024	70	·064 431	95	·795 278
21	·007 361	46	·012 601	71	·069 800	96	·963 251
22	·007 448	47	·013 261	72	·075 628	97	1·122 747
23	·007 542	48	·013 980	73	·081 953	98	1·231 845
24	·007 644	49	·014 763	74	·088 827	99	1·702 381







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LIFE AND ACCIDENT  
INSURANCE COMPANIES  
OF THIS STATE.

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ABSTRACTS COMPILED FROM THEIR ANNUAL STATE-  
MENTS, SHOWING THEIR CONDITION ON THE  
31ST DAY OF DECEMBER, 1886.

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ÆTNA LIFE INSURANCE COMPANY,

HARTFORD, CONN.

Commenced Business, 1850.

MORGAN G. BULKELEY, *President.*

JOEL L. ENGLISH, *Secretary.*

I. CAPITAL.

Capital stock paid up in cash.....	\$1,000,000
Amount of net or ledger assets December 31, 1885,	\$29,333,086 50

II. INCOME DURING THE YEAR.

Cash received for premiums without  
deduction for commissions or other  
expenses .....\$2,733,556 76

Premium notes, loans, or liens taken  
in part payment for premiums..... 80,083 69

Premiums paid by surrendered policies, 217,305 81

Premiums on new business, \$410,-  
929.28; on old, \$2,620,016.98.

Total.....\$3,030,946 26

Deduct amount paid to other com-  
panies for reinsurance on policies  
of this Company, less \$632.52 divi-  
dends thereon..... 934 22

Total premium income..... \$3,030,012 04

Interest on mortgage loans..... 963,200 08

Interest on bonds owned, and dividends on stocks.. 480,851 35

Interest on premium notes, loans, or liens..... 86,183 43

Interest on other debts due the Company..... 36,485 51

Discount on claims paid in advance ..... 15,869 18

Interest on deposits ..... 27,029 17

Total income..... \$4,639,630 76

Total..... \$33,972,717 26

## III. DISBURSEMENTS DURING THE YEAR.

Cash paid for losses and additions...	\$1,331,112	56
Premium notes, loans, or liens used in payment of same.....	60,233	55
Cash paid for matured endowments and additions .....	667,830	02
Premium notes, loans, or liens used in payment of same .....	21,103	19
Total.....	\$2,080,279	32
Deduct amount received from other companies for losses or claims on policies of this Company reinsured,	7,741	00
Net amount actually paid for losses and matured endowments.....	\$2,072,538	32
Cash paid for surrendered policies.....	93,904	66
Premium notes, loans, or liens used in purchase of surrendered policies, and void by lapse.....	41,355	81
Cash surrender values, including reconverted additions, applied in payment of premiums.....	217,305	81
Cash dividends paid to policy-holders.....	440,008	40
Premium notes, loans, or liens used in payment of dividends to policy-holders.....	112,911	94
Total paid policy-holders....	\$2,978,024	94
Dividends to stockholders.....	100,000	00
Commissions to agents.....	316,807	46
Salaries and traveling expenses of managers of agencies, and general, special, and local agents,	46,890	28
Medical examiners' fees.....	20,950	20
Salaries and other compensation of officers and other office employés.....	65,461	59
State and local taxes in State where organized, \$58,270.34; taxes, licenses, fines, and fees in other States, \$25,114.85.....	83,385	19
Rents.....	10,298	51
Furniture and fixtures and safes for home and agency offices.....	75	50
Advertising .....	8,203	00
Sundries, viz.: Supplies, \$11,540.20; law, \$4,570.06; postage, \$13,317.45; express, \$3,460.21; telegrams, \$591.39; printing, \$2,873.60; stationery, \$2,085.67; travel, \$7,613.73; exchange, \$1,820.07; incidentals, \$9,075.87.....	56,948	25
Total disbursements.....	\$3,687,044	92
Balance.....	\$30,285,672	34



IV. ASSETS.

AS PER LEDGER ACCOUNTS.

Real estate unencumbered, as per Schedule A.....	\$431,434	56
Loans on bond and mortgage (first liens).....	15,431,188	35
Loans secured by pledge of bonds, stocks, or other marketable collaterals, as per Schedule C.....	711,057	31
Loans made in cash to policy-holders, on this company's policies assigned as collateral.....	285,563	62
Premium notes.....	1,617,914	79
Cost value of bonds and stocks owned absolutely, as per Schedule E.....	8,202,600	90
Cash in Company's office.....	39,962	42
Cash deposited in banks.....	3,540,311	63
Bills receivable.....	3,021	93
Agents' ledger balances.....	22,616	83
Total net or ledger assets.....	\$30,285,672	34

OTHER ASSETS.

Interest due and accrued on bond and mortgage loans.....	275,586	82
Interest due and accrued on bonds and stocks.....	75,530	59
Interest accrued on premium notes, loans or liens.....	77,243	94
Market value of bonds and stocks over cost, as per Schedule E....	606,680	31
Gross premiums due and unreported on policies in force, December 31, 1886.....	\$69,890	42
Gross deferred premiums on policies in force December 31, 1886.....	155,326	35
Total.....	\$225,216	77
Deduct the loading on above gross amount..	56,304	19
Net amount of uncollected and deferred premiums ....	168,912	58
Total assets.....	\$31,489,626	58

ITEMS NOT ADMITTED.

Ledger balances.....	\$22,616	83
Bills receivable.....	3,021	93
Total.....	25,638	76
Total assets (less items not admitted).....	\$31,463,987	82

V. LIABILITIES.

Net present value of all the outstanding policies in force December 31, 1886, computed according to the Actuaries' or Combined Experience Table of Mortality, with 4 per cent. compound interest...	\$25,694,423	00
Deduct net value of risks on this Company reinsured in other solvent companies.....	52,452	00
Net reinsurance reserve.....	\$25,641,971	00

Claims for death losses due and unpaid.....	\$38,650 00	
Claims for matured endowments unpaid.....	36,891 00	
Claims for death losses and matured endowments in process of adjustment or adjusted and not due...	137,422 00	
Claims for death losses and other policy claims, re- sisted by the Company.....	28,500 00	
Total policy claims.....		241,463 00
Unpaid dividends of surplus, or other profits, due policy-holders....		62,956 60
Premiums paid in advance.....		6,078 02
Liabilities on policy-holders' account.....	\$25,952,468 62	
Surplus, including capital, on policy-holders' account.....	5,511,519 20	
Total liabilities.....		\$31,463,987 82

*Statement based upon a reserve established by the Act of 1879.*

Assets.....	\$31,463,987 82	
Liabilities—Net value of all policies in force, com- puted according to the American Experience Table of Mortality, and $4\frac{1}{2}$ per cent. compound interest.....	\$24,244,040 00	
Less net value of reinsurance.....	49,001 00	
	\$24,195,039 00	
All other liabilities.....	310,497 62	24,505,536 62
Surplus, including capital, on policy-holders' account.....	\$6,958,451 20	

## VI. PREMIUM NOTE ACCOUNT..

Premium notes, loans, or liens on hand December 31, 1885.....	\$1,774,459 17	
Received during the year.....	80,083 69	
Total.....		\$1,854,542 86

*Deductions during the year.*

Notes, loans, or liens used in payment of losses and claims.....	\$81,336 74	
Notes, loans, or liens used in purchase of surrendered policies and void by lapse.....	41,355 81	
Notes, loans, or liens used in payment of dividends to policy-holders.....	112,911 94	
Notes, loans, or liens redeemed by makers in cash..	7,524 19	
Total reduction of premium note account.....		243,128 68
Balance, note assets at the end of the year.....		\$1,611,414 18

VII. EXHIBIT OF POLICIES.

*Policies and Additions in force at the end of the previous year.*

	Number.	Amount.
Whole life policies.....	36,580	\$51,885,963 94
Endowment policies.....	20,141	24,924,690 50
Term.....	4,716	10,980,589 00

*New Policies issued during the year.*

	Number.	Amount.
Whole life policies.....	1,388	\$2,369,394 00
Endowment policies.....	3,473	6,107,208 00
Term.....	1,867	4,551,391 00

*Old Policies revived and increased during the year.*

	Number.	Amount.
Whole life policies.....	7	\$45,498 00
Endowment policies.....	12	35,706 00
Term.....	9	24,350 00
Total number and amount.....	68,193	\$100,924,790 44
Deduct policies ceased to be in force.....	4,900	8,661,821 00
Total policies in force at the end of the year..	63,293	\$92,262,969 44

*Policies ceased to be in force during the year.*

	Number.	Amount.
By death.....	894	\$1,364,793 00
By maturity (end).....	819	683,322 00
By expiry (term).....	181	477,536 00
By surrender.....	1,013	1,642,165 00
By lapse.....	977	2,495,374 00
By change and decrease.....	2	28,988 00
By not taken.....	1,014	1,969,643 00
Total terminated.....	4,900	\$8,661,821 00

VIII. BUSINESS IN CONNECTICUT DURING 1886.

	Number.	Amount.
Number and amount of policies in force in Connecticut, December 31, 1885.....	2,790	\$3,582,005 00
Number and amount of policies issued during the year....	225	549,135 00
Totals.....	3,015	\$4,131,140 00
Deduct number and amount ceased to be in force.....	253	322,438 00
Total number and amount in force Dec. 31, 1886,	2,762	\$3,808,702 00



	Number.	Amount.
Number and amount of losses and claims on policies unpaid December 31, 1885.....	17	\$8,335 00
Number and amount of losses and claims on policies in- curred during the year.....	138	104,250 00
Totals .....	155	\$112,585 00
Number and amount of losses and claims on policies paid during the year.....	148	109,742 01
Premiums collected in cash, \$123,373.49; notes or credits, \$4,616.48; total.....		127,989 97

**Schedule A—Real Estate owned by the Company.**

In Hartford.....	\$94,593 72
Illinois.....	164,338 65
Indiana.....	145,852 19
Iowa.....	2,500 00
Minnesota.....	24,150 00
Total.....	\$431,434 56

**Schedule C—Loans on Collateral.**

	Par Val.	Market Val.	Amt. Loaned.
United States Bank stock.....	\$7,500	\$13,875	\$47,700 00
Willimantic Linen Co. stock.....	7,500	13,500	
Ætna Fire Insurance Co. stock.....	8,000	18,400	
Hartford Carpet Co. stock.....	2,500	5,000	
United States Bank stock.....	1,300	2,405	
Ætna Fire Insurance Co. stock.....	4,400	10,120	58,363 31
Willimantic Linen Co. stock.....	10,000	18,000	
Hartford Carpet Co. stock.....	5,000	10,000	
Ætna Fire Insurance Co. stock.....	4,000	9,200	
United States Bank stock.....	15,000	27,750	
Ætna Fire Insurance Co. stock.....	2,500	5,750	16,400 00
Ætna Fire Insurance Co. stock.....	5,400	12,400	
Hartford Carpet Co. stock.....	3,000	6,000	
Ætna Fire Insurance Co. stock.....	10,000	23,000	
Keithsburg, Ill., bonds.....	2,000	2,000	
City of Beardstown, Ill., bonds.....	1,500	1,500	2,680 00
United States Bank stock.....	5,000	9,250	
Orient Fire Insurance Co. stock.....	1,000	850	4,000 00
Central Nat'l Bank of Middletown, stock...	1,200	1,600	
Travelers Insurance Co. stock.....	9,100	22,750	14,400 00
Phoenix Fire Insurance Co. stock.....	1,600	2,640	
Ætna Fire Insurance Co. stock.....	15,600	35,880	12,500 00
Ætna Fire Insurance Co. stock.....	4,900	11,760	8,000 00
Wheeler & Wilson Mfg. Co. stock.....	32,500	78,000	70,750 00
Orient Fire Insurance Co. stock.....	10,000	8,500	16,000 00
Connecticut Fire Insurance Co. stock.....	8,000	9,200	
Pittsburgh & Western R. R. bonds.....	150,000	127,500	120,000 00

	Par Val.	Market Val.	Amt. Loaned.
Willimantic Linen Co. stock.....	\$5,825	\$10,485	\$10,000 00
Southern New England Telephone Co. stk.	20,000	15,000	10,000 00
Ætna Fire Insurance Co. stock.....	1,600	3,680	2,500 00
Plimpton Manufacturing Co. stock.....	10,000	20,000	5,000 00
Willimantic Linen Co. stock.....	3,500	6,300	24,064 00
Willimantic Linen Co. stock.....	4,875	8,775	
Stanley Rule and Level Co. stock.....	5,000	12,000	
Ætna Fire Insurance Co. stock.....	2,500	5,750	5,000 00
Mortgages.....	2,500	2,500	2,500 00
Conn. Western R. R. bonds.....	300,000	300,000	280,000 00
Totals.....	\$684,300	\$871,320	\$711,057 31

*Schedule E—Stocks and Bonds owned by the Company.*

	Cost Value.	Par Value.	Market Value.
<b>BANK STOCKS—</b>			
Connecticut River Banking Co...	\$20,365 00	\$11,750 00	\$10,575 00
Metropolitan, New York .....	6,937 50	7,500 00	2,250 00
Phoenix National, Hartford.....	124,285 50	91,800 00	119,340 00
Mercantile National, Hartford...	42,885 25	40,000 00	42,000 00
City “ “ ....	60,900 75	44,800 00	40,320 00
Hartford “ “ ....	107,720 25	75,000 00	120,000 00
First “ “ ....	92,060 66	73,900 00	77,595 00
National Exchange “ ....	93,729 80	77,600 00	100,880 00
American National “ ....	93,576 87	80,400 00	112,560 00
Farmers & Mech. Nat., Hartford..	83,664 25	37,700 00	39,585 00
Suffield National, Suffield.....	15,100 00	13,300 00	14,630 00
New Britain Nat., New Britain...	28,450 00	25,000 00	30,000 00
Charter Oak National, Hartford..	97,572 25	83,600 00	112,860 00
Ætna National, Hartford .....	79,969 46	70,000 00	80,500 00
Hartford Trust Co., Hartford....	25,065 00	24,000 00	27,600 00
United States, Hartford.....	5,262 50	5,000 00	11,000 00
Rockville National, Rockville....	20,000 00	20,000 00	24,000 00
Security Co., Hartford.....	10,000 00	10,000 00	12,500 00
<b>UNITED STATES BONDS—</b>			
United States fund. loan, 4½ p. c.	567,925 00	540,000 00	594,000 00
United States “ 4 p. c..	407,950 00	410,000 00	524,800 00
<b>RAILROAD STOCKS—</b>			
Connecticut River.....	39,372 25	36,800 00	66,240 00
New York, New Haven & Hfd..	144,145 75	97,800 00	205,380 00
Keokuk & Des Moines bonds....	22,033 20	22,589 20	19,545 00
Keokuk & Des Moines stk., pref.			
Keokuk & Des Moines stk., com.			
Chicago, Burlington & Quincy....	12,687 50	11,000 00	14,850 00
New York Cen. & Hudson River..	25,000 00	20,000 00	23,000 00
Union Pacific.....	18,625 00	20,000 00	12,000 00
<b>RAILROAD BONDS—</b>			
Indianapolis & Cincinnati.....	47,380 00	50,000 00	51,500 00
Columbus & Indianapolis.....	45,000 00	50,000 00	51,500 00

	Cost Value.	Par Value.	Market Value.
Cincinnati & Indiana.....	\$20,675 00	\$24,000 00	\$24,720 00
Cleve., Painesville & Ashtabula..	13,671 25	14,000 00	15,400 00
St. Johnsbury & Lake Champlain..	105,000 00	100,000 00	110,000 00
Union Pacific.....	30,690 00	30,000 00	33,480 00
Cleveland & Pittsburgh.....	747 50	1,000 00	1,000 00
Chicago, Milwaukee & St. Paul...	25,000 00	25,000 00	28,750 00
Vermont Valley.....	150,750 00	150,000 00	165,000 00
Terre Haute & Logansport.....	100,000 00	100,000 00	108,000 00
STATE, COUNTY, MUNICIPAL, AND SCHOOL BONDS—			
South Carolina State.....	29,410 00	37,495 00	41,244 50
Virginia “ .....	23,357 94	38,000 00	17,100 00
Tennessee “ .....	25,100 00	25,100 00	18,825 00
Mississippi “ .....	10,000 00	10,000 00	10,000 00
Richmond city.....	20,500 00	25,000 00	26,250 00
Mobile “ .....	140,500 00	140,500 00	105,375 00
Hartford non-taxable city.....	68,950 00	69,000 00	82,800 00
Hartford capitol “ .....	87,740 00	88,000 00	105,600 00
Hartford funded “ .....	163,620 00	172,000 00	197,800 00
Louisville “ .....	89,750 00	100,000 00	115,000 00
Kansas “ .....	90,500 00	100,000 00	115,000 00
New Britain “ .....	130,689 00	130,000 00	149,500 00
Chicago Water Loan “ .....	50,000 00	50,000 00	55,000 00
Elizabeth funded “ .....	128,580 00	144,000 00	50,400 00
Peoria “ .....	119,200 00	125,000 00	131,250 00
Council Bluffs “ .....	25,000 00	25,000 00	25,000 00
Plattsmouth, Neb., “ .....	23,000 00	23,000 00	23,000 00
Beardstown “ .....	2,980 00	5,000 00	5,000 00
New Boston “ .....	9,750 00	13,000 00	13,000 00
Jersey City “ .....	122,900 00	130,000 00	143,000 00
Newark “ .....	172,015 00	174,000 00	205,320 00
Fort Wayne “ .....	40,305 00	51,000 00	53,550 00
Indianapolis “ .....	487,570 00	500,000 00	550,000 00
Quincy “ .....	32,564 00	45,000 00	45,000 00
Milwaukee Water “ .....	87,500 00	90,000 00	99,000 00
Cincinnati “ .....	100,000 00	100,000 00	130,000 00
Hartford Water “ .....	1,000 00	1,000 00	1,000 00
Marion “ .....	1,142 50	1,000 00	1,000 00
St. Paul “ .....	52,350 00	60,000 00	66,000 00
Webster “ .....	37,950 00	37,950 00	37,950 00
Hull “ .....	40,000 00	40,000 00	40,000 00
Girard “ .....	5,000 00	5,000 00	5,000 00
Lincoln “ .....	29,500 00	29,500 00	30,975 00
Olathe City “ .....	12,000 00	12,000 00	12,000 00
Creston “ .....	10,000 00	10,000 00	10,000 00
Emporia “ .....	20,500 00	20,500 00	20,500 00
Audubon “ .....	5,600 00	5,600 00	5,600 00
Virginia City “ .....	8,000 00	8,000 00	8,000 00
Russell “ .....	5,000 00	5,000 00	5,000 00
Montreal Harbor “ .....	60,000 00	60,000 00	60,000 00



		Cost Value.	Par Value.	Market Value.
Lincoln	city	\$11,880 00	\$12,000 00	\$12,000 00
Quebec	"	40,000 00	40,000 00	40,000 00
Stratford	"	21,000 00	21,000 00	21,000 00
Toronto	"	100,667 00	102,200 00	100,667 00
Quebec Government.		207,500 00	207,500 00	207,500 00
Warren	county	930 00	1,000 00	1,000 00
Blackford	"	11,000 00	11,000 00	11,550 00
Carroll	"	25,000 00	25,000 00	26,250 00
Monroe	"	35,000 00	40,000 00	42,000 00
Ford	"	20,000 00	20,000 00	21,000 00
Adams	"	37,937 50	50,000 00	55,000 00
Christian	"	30,250 00	31,000 00	31,000 00
Sangamon	"	24,250 00	25,000 00	27,000 00
Macoupin	"	78,800 00	78,800 00	82,740 00
Mason and Tazewell	"	27,000 00	27,000 00	28,350 00
Mason and Tazewell	"	25,000 00	25,000 00	26,250 00
Sangamon	"	46,000 00	50,000 00	52,500 00
Gallatin	"	10,400 00	13,000 00	13,000 00
De Witt	"	30,850 00	30,000 00	30,850 00
Hudson, N. J.,	"	49,843 75	50,000 00	57,500 00
Ramsey	"	32,000 00	32,000 00	35,200 00
Marion, Iowa,	"	15,000 00	15,000 00	15,000 00
Tazewell	"	50,000 00	50,000 00	52,500 00
Edward	"	20,000 00	20,000 00	22,000 00
Johnson	"	85,000 00	85,000 00	89,250 00
Warren	"	7,600 00	7,600 00	7,600 00
Moultrie	"	60,000 00	60,000 00	60,000 00
Ellsworth	"	26,000 00	26,000 00	27,300 00
Lyon	"	35,000 00	35,000 00	36,750 00
Monroe	"	6,000 00	6,000 00	6,000 00
Macon	"	15,000 00	15,000 00	15,750 00
Harper	"	11,500 00	11,500 00	12,075 00
Clay	"	25,000 00	25,000 00	25,000 00
Stafford	"	5,000 00	5,000 00	5,250 00
Washington	"	34,000 00	34,000 00	35,700 00
St. Clair	"	26,000 00	26,000 00	27,300 00
Reno	"	20,500 00	20,500 00	21,525 00
Paris	town	21,000 00	21,000 00	22,050 00
Hartford	"	14,710 00	15,000 00	15,750 00
Georgetown	"	18,000 00	18,000 00	18,900 00
Mt. Pulaski	"	22,000 00	22,000 00	23,100 00
Grant	"	30,000 00	30,000 00	31,500 00
Urbana	"	3,500 00	3,500 00	3,500 00
Penn	"	12,525 00	13,000 00	13,000 00
Moline	"	9,750 00	15,000 00	15,000 00
Rock Island	"	9,125 00	15,000 00	15,000 00
Rock Island	"	5,000 00	5,000 00	5,000 00
Lennox	"	3,500 00	3,500 00	3,500 00
Danbury	"	50 00	1,000 00	1,000 00

		Cost Value.	Par Value.	Market Value.
Ricks	town .....	\$980 00	\$2,000 00	\$2,000 00
Mattoon	" .....	20,250 00	27,000 00	27,000 00
Jackson	" .....	9,900 00	10,000 00	10,000 00
Kirklin	" .....	3,000 00	3,000 00	3,000 00
Coaticook	" .....	21,000 00	21,000 00	21,420 00
Breckenridge	" .....	5,000 00	5,000 00	5,000 00
Galva	" .....	14,700 00	15,000 00	15,000 00
Lake Fork	" .....	12,593 73	12,593 73	12,593 73
Keithsburg	" .....	23,000 00	23,000 00	23,000 00
Ross	" .....	31,008 00	31,008 00	31,008 00
East Windsor	" .....	9,700 00	10,000 00	10,000 00
Levis	" .....	36,500 00	36,500 00	36,500 00
Stewart	" .....	3,000 00	3,000 00	3,000 00
Rock Creek	" .....	28,710 00	29,000 00	29,000 00
Sprague	" .....	40,133 33	40,000 00	42,000 00
Province of Quebec	" .....	153,187 50	153,000 00	153,187 50
Bloomfield	" .....	40,824 00	40,000 00	40,000 00
Dodge	" .....	3,000 00	3,000 00	3,000 00
Champaign	" .....	55,000 00	55,000 00	57,750 00
Mt. Forest	" .....	20,000 00	20,000 00	20,000 00
Sangamon	" .....	15,000 00	15,000 00	15,000 00
Shenandoah	" .....	14,000 00	14,000 00	14,000 00
Pleasant	" .....	35,350 00	35,000 00	35,000 00
Hager Slough	" .....	7,000 00	7,000 00	7,000 00
Boone	" .....	13,000 00	13,000 00	13,000 00
Creek	" .....	25,000 00	25,000 00	25,000 00
Angus	" .....	5,000 00	5,000 00	5,000 00
Reeder	" .....	15,840 00	16,000 00	16,000 00
Humeston	" .....	3,500 00	3,500 00	3,500 00
Great Bend	" .....	6,000 00	6,000 00	6,000 00
Abington	" .....	4,500 00	4,500 00	4,500 00
Harlan	" .....	6,600 00	6,600 00	6,600 00
Edgewood Village	" .....	5,500 00	5,500 00	5,500 00
Tuscola	" .....	10,000 00	10,000 00	10,000 00
Butler	" .....	21,000 00	21,000 00	21,000 00
Emmetsburgh	" .....	4,000 00	4,000 00	4,000 00
Allerton	" .....	5,000 00	5,000 00	5,000 00
Coldwater	" .....	10,000 00	10,000 00	10,000 00
Lamard	" .....	10,000 00	10,000 00	10,000 00
Hubbard	" .....	3,000 00	3,000 00	3,000 00
Fond du Lac	" .....	65,000 00	65,000 00	68,250 00
Sabula	" .....	10,000 00	10,000 00	10,000 00
Lennox	" .....	8,400 00	10,000 00	10,000 00
Lewiston	" .....	45,000 00	45,000 00	47,250 00
Creek	" .....	22,000 00	22,000 00	22,660 00
Neodesha	" .....	14,500 00	14,500 00	14,500 00
Sullivan	" .....	300 00	300 00	300 00
Baxter Springs	" .....	10,500 00	10,500 00	10,500 00
Monroe Township	" .....	38,610 00	39,000 00	39,000 00

	Cost Value.	Par Value.	Market Value.
Marcus School Dist., School.....	\$3,000 00	\$3,000 00	\$3,000 00
Creston " .....	25,000 00	25,000 00	26,250 00
Spring Creek " .....	5,000 00	5,000 00	5,000 00
Cedar Rapids " .....	57,000 00	57,000 00	57,000 00
Milton " .....	3,000 00	3,000 00	3,000 00
Ida Grove " .....	17,000 00	17,000 00	17,000 00
Glad Brook " .....	2,500 00	2,500 00	2,500 00
Centreville " .....	18,000 00	18,000 00	18,000 00
Hampton " .....	12,500 00	12,500 00	12,500 00
South Bend " .....	1,000 00	1,000 00	1,000 00
Union " .....	500 00	500 00	500 00
Defiance " .....	3,743 00	3,800 00	3,800 00
Batavia " .....	10,000 00	10,000 00	10,000 00
Sidell " .....	2,700 00	2,700 00	2,700 00
Alta " .....	5,200 00	5,200 00	5,200 00
Tipton " .....	12,000 00	12,000 00	12,000 00
Portland " .....	9,000 00	9,000 00	9,000 00
Odebolt " .....	4,250 00	4,250 00	4,250 00
Spencer " .....	4,000 00	4,000 00	4,000 00
Enfield " .....	1,200 00	1,200 00	1,200 00
South English " .....	3,000 00	3,000 00	3,000 00
Camargo " .....	5,000 00	5,000 00	5,000 00
Van Horne " .....	2,500 00	2,500 00	2,500 00
Garwin " .....	1,000 00	1,000 00	1,000 00
Fort Dodge " .....	5,000 00	5,000 00	5,000 00
Oxford Junction " .....	5,000 00	5,000 00	5,000 00
Snow Hill " .....	5,400 00	5,400 00	5,400 00
Goldfield " .....	2,000 00	2,000 00	2,000 00
Chariton " .....	7,000 00	7,000 00	7,000 00
Sibley " .....	2,000 00	2,000 00	2,000 00
Clearfield " .....	2,200 00	2,200 00	2,200 00
School Dist. No. 37 " .....	9,000 00	9,000 00	9,000 00
Dunlap " .....	8,000 00	8,000 00	8,000 00
Imogene " .....	2,500 00	2,500 00	2,500 00
Ellsworth " .....	1,850 00	1,850 00	1,850 00
School Dist. No. 10 " .....	2,000 00	2,000 00	2,000 00
Marshalltown " .....	15,000 00	15,000 00	15,000 00
Lineville " .....	4,000 00	4,000 00	4,000 00
Vermillion " .....	15,000 00	15,000 00	15,000 00
Panora " .....	8,500 00	8,500 00	8,500 00
Saline County " .....	1,859 65	1,859 65	1,859 65
MISCELLANEOUS—			
Ætna Fire Insurance Co. stock..	19,236 68	8,400 00	20,160 00
Atlantic Dock bonds.....	25,000 00	25,000 00	26,250 00
Newman & Fullerton.....	7,000 00	7,000 00	7,000 00
Hartford City Salt Co. bonds....	15,000 00	15,000 00	15,000 00



*Recapitulation.*

	Cost Value.	Market Value.
Bank Stocks.....	\$1,007,545 04	\$978,195 00
United States bonds.....	975,875 00	1,118,800 00
Railroad stocks and bonds.....	800,777 45	930,365 00
State, City, County, Town and School bonds.....	5,295,080 90	5,656,425 38
Miscellaneous.....	66,236 68	68,410 00
Totals.....	\$8,145,515 07	\$8,752,195 38

## CONNECTICUT GENERAL LIFE INSURANCE COMPANY,

HARTFORD, CONN.

Commenced Business, October, 1865.

THOMAS W. RUSSELL, *President.*FREDERICK V. HUDSON, *Secretary.*

## I. CAPITAL.

Capital stock paid up in cash.....	\$150,000 00
Amount of net or ledger assets December 31, 1885.....	\$1,478,266 72

## II. INCOME DURING THE YEAR.

Cash received for premiums without deductions for commissions or other expenses .....	\$164,438 20
Premium notes, loans, or liens taken in part payment for premiums....	6,583 11
Premiums paid by dividends.....	4,126 90
Premiums paid by surrendered policies, .....	10,112 95
Premiums on new business, \$37,915.58; on old, \$147,345.58.	
Total .....	\$185,261 16
Deduct amount paid to other companies for reinsurance of policies in this Company.....	2,669 65
Total premium income.....	\$182,591 51
Interest on mortgage loans.....	60,440 87
Interest on bonds owned, and dividends on stocks..	12,967 21
Interest on premium notes, loans, or liens.....	4,405 79
Interest on other debts due the Company.....	5,526 34
Discount on claims paid in advance.....	
Rents for use of Company's property.....	
Profit on bonds and stocks sold.....	3,343 89
Total income.....	\$269,275 61
Total.....	\$1,747,542 33

## III. DISBURSEMENTS DURING THE YEAR.

Cash paid for losses.....	\$74,019 00	
Cash paid for matured endowments..	33,359 73	
Total.....	\$107,378 73	
Deduct amount received from other companies for losses or claims on policies of this Company reinsured,	None.	
Total amount actually paid for losses and matured endowments.....	\$107,378 73	
Cash paid for surrendered policies.....	4,840 30	
Premium notes, loans, or liens used in purchase of surrendered policies and void by lapse.....	2,309 95	
Cash surrender values applied in payment of pre- miums.....	10,112 95	
Cash dividends paid to policy-holders, \$3,228.50; applied in payment of premiums, \$2,773.41.....	6,001 91	
Premium notes, loans, or liens used in payment of dividends to policy-holders.....	1,353 49	
Total paid policy-holders....	\$131,997 33	
Dividends to stockholders.....	12,000 00	
Commissions to agents.....	9,915 45	
Salaries and traveling expenses of managers of agencies and agents.....	15,503 16	
Medical examiners' fees.....	2,448 50	
Salaries and other compensation of officers and other office employes.....	14,211 68	
Taxes, licenses, fines and fees.....	4,459 54	
Law expenses.....	676 35	
Printing, advertising, and all other expenses.....	6,436 29	
Total disbursements.....	\$197,648 30	
Balance.....	\$1,549,894 03	

## IV. ASSETS.

## AS PER LEDGER ACCOUNTS.

Real estate unencumbered, as per Schedule A.....	\$236,959 91	
Loans on bond and mortgage (first liens).....	961,498 88	
Loans secured by pledge of bonds, stock, or other marketable collaterals, as per Schedule C.....	4,000 00	
Premium notes, loans, or liens on policies in force..	79,452 84	
Cash loans to policy-holders on this Company's poli- cies assigned as collateral.....	7,210 00	
Cost value of bonds and stocks owned absolutely, as per Schedule E.....	232,428 33	
Cash in Company's office.....	2,651 89	
Cash deposited in banks.....	25,512 84	
Agents' ledger balances.....	179 34	
Total net or ledger assets.....	\$1,549,894 03	
Deduct depreciation from cost of real estate,	27,409 45	
Total net or ledger assets, less depreciation.....	\$1,522,484 58	

## OTHER ASSETS.

Interest due and accrued on bond and mortgage loans.....	18,772	18
Interest due and accrued on collateral loans.....	184	04
Interest due on stocks and bonds.....	2,635	00
Interest accrued on premium notes, loans, or liens.....	7,471	38
Market value of bonds and stocks over cost, as per Schedule E....	17,388	17
Gross premiums due and unreported on policies in force December 31, 1886.....	\$12,174	82
Gross deferred premiums on Policies in force De- cember 31, 1886.....	24,059	98
Total.....	\$36,234	80
Deduct the loading on above gross amount.....	7,246	95
Net amount of uncollected and deferred premiums.....	28,987	85
Total assets.....	\$1,597,923	20

## ITEM NOT ADMITTED.

Agents' balances.....	179	34
Total assets (less item not admitted).....	\$1,597,743	86

## V. LIABILITIES.

Net present value of all the outstanding policies in force, December 31, 1886, computed according to the Actuaries' or Combined Experience Table of Mortality, with 4 per cent. compound interest ...	\$1,195,362	00
Deduct net value of risks of this company reinsured in other solvent companies.....	14,468	00
Net reinsurance reserve.....	\$1,180,894	00
Claims for matured endowments due but uncalled for.....	\$11,992	77
Claims for death losses in process of adjustment, or adjusted and not due.....	11,000	00
Total policy claims.....	22,992	77
Premiums paid in advance.....	410	77
Dividends due policy-holders.....	218	06
Liabilities on policy-holders' account.....	\$1,204,515	60
Surplus, including capital, on policy-holders' account.....	393,228	26
Total liabilities.....	\$1,597,743	86

*Statement based upon a reserve established by the Act of 1879.*

Assets.....	\$1,597,743	86
Liabilities—Net value of all policies in force, com- puted according to the American Experience Table of Mortality, and 4½ per cent. compound interest.....	\$1,108,050	00
Less net value of reinsurance.....	13,585	00
	\$1,094,465	00
All other liabilities.....	23,621	60
Surplus, including capital, on policy-holders' account.....	\$479,657	26



## VI. PREMIUM NOTE ACCOUNT.

Premium notes, loans, or liens on hand December 31, 1885.....	\$87,387 92	
Received during the year.....	6,583 11	
Total .....		\$93,971 03

*Deductions during the year.*

Notes, loans or liens used in purchase of surrendered policies and void by lapse.....	\$2,309 95	
Notes, loans, or liens used in payment of dividends to policy-holders.....	1,353 49	
Notes, loans, or liens redeemed by makers in cash ..	10,854 75	
Total reduction of premium note account.....		14,518 19
Balance note assets at end of year.....		\$79,452 84

## VII. EXHIBIT OF POLICIES.

*Policies in force at the end of the previous year.*

	Number.	Amount.
Whole life policies.....	3,448	\$5,196,621 32
Endowment policies.....	951	1,121,507 92
All other policies.....	55	138,336 00

*New policies issued during the year.*

	Number.	Amount.
Whole life policies.....	287	362,262 00
Endowment policies.....	646	838,034 00
All other policies.....	7	31,000 00

*Old policies revived during the year.*

	Number.	Amount.
Whole life policies.....	11	15,500 00
Endowment policies.....	3	3,500 00

*Old policies changed and increased during the year.*

	Number.	Amount.
Whole life policies.....	4	5,500 00
Endowment policies.....	3	3,000 00
Total number and amount.....	5,415	\$7,715,261 24
Deduct policies ceased to be in force.....	660	987,985 60
Total policies in force at end of the year.....	4,755	\$6,727,275 64

*Policies ceased to be in force during the year.*

	Number.	Amount.
By death.....	33	\$62,077 00
By maturity (end).....	24	26,848 60
By maturity (savings end).....	44	79,000 00
By surrender.....	48	89,486 00
By lapse.....	281	380,438 00
By change and decrease.....	7	35,636 00
By not taken.....	223	314,500 00
Total terminated.....	660	\$987,985 60

## BUSINESS IN CONNECTICUT DURING 1886.

	Number.	Amount.
Number and amount of policies in force in Connecticut December 31, 1885.....	943	\$1,414,444 00
Number and amount of policies issued during the year....	302	348,214 00
Totals.....	1245	\$1,762,658 00
Deduct number and amount ceased to be in force..	172	242,653 00
Total number and amount in force Dec. 31, 1886,	1073	\$1,520,005 00

	Number.	Amount.
Number and amount of losses and claims on policies unpaid December 31, 1885.....	6	\$2,215 72
Number and amount of losses and claims on policies in- curred during the year .....	37	33,458 52
Totals.....	43	\$35,674 24

	Number.	Amount.
Number and amount of losses and claims on policies paid during the year.....	38	\$31,770 64
Premiums collected.....		40,973 29

## Schedule A—Real Estate owned by the Company.

In Washington, D. C.....	\$158,484 93
Illinois.....	19,190 09
Ohio.....	37,351 82
Michigan.....	6,815 60
Indiana.....	7,804 68
Massachusetts.....	2,525 00
Iowa.....	4,341 36
Minnesota.....	446 43
Total cost.....	\$236,959 91
Deduct possible depreciation.....	27,409 45
Valuation.....	\$209,550 46

## Schedule C—Loans on Collateral.

	Par Val.	Market Val.	Amt. Loaned.
Hartford Carpet Co. stock.....	\$1,200	\$2,400	\$1,200 00
Orient Fire Ins. Co. stock.....	4,500	4,050	2,100 00
Mortgage on 160 acres of land in Lyon Co., Minn., assigned to the Co.....	3,000	3,000	700 00
Totals.....	\$8,700	\$9,450	\$4,000 00

**Schedule E—Stocks and Bonds owned by the Company.**

	Cost Value.	Par Value.	Market Value.
<b>MUNICIPAL AND COUNTY BONDS—</b>			
Washington, Ind., city.....	\$9,775 00	\$10,000 00	\$10,500 00
Evansville, “ “ .....	14,425 00	15,000 00	15,000 00
Indianapolis, “ “ .....	24,500 00	25,000 00	26,250 00
Quincy, Ill., “ .....	3,265 00	4,000 00	4,000 00
Huron, Dak., city warrants.....	4,500 00	4,500 00	4,500 00
Clay Township, Ind.....	5,050 00	5,000 00	5,050 00
Angus, Iowa, town.....	2,000 00	2,000 00	2,000 00
Woodburn, Iowa, school dist....	1,500 00	1,500 00	1,500 00
Exira, “ “ “ ....	2,500 00	2,500 00	2,500 00
Lyon Co., “ “ “ ....	5,000 00	5,000 00	5,000 00
Mason and Tazewell drainage....	15,696 50	15,000 00	15,696 50
<b>RAILROAD BONDS—</b>			
Indianapolis & Cincinnati.....	9,610 00	10,500 00	10,920 00
Lake Shore & Mich. Southern...	5,089 38	5,500 00	6,765 00
St. Johnsbury & Lake Champlain,	10,500 00	10,000 00	10,500 00
Terre Haute & Logansport.....	10,000 00	10,000 00	10,000 00
<b>RAILROAD STOCK—</b>			
N. Y., N. H. & H.....	16,793 03	12,500 00	26,875 00
<b>BANK STOCKS—</b>			
Fourth National, New York.....	4,193 00	4,000 00	5,600 00
American National, Hartford....	13,538 00	10,800 00	14,688 00
Phoenix “ “ ....	15,853 00	10,400 00	13,520 00
Charter Oak “ “ ....	6,700 00	5,200 00	6,760 00
Hartford “ “ ....	10,625 00	7,000 00	11,200 00
First “ “ ....	13,978 25	10,000 00	10,000 00
Ætna “ “ ....	2,268 50	1,900 00	2,128 00
Farm. & Mech. Nat. “ ....	2,250 67	1,200 00	1,260 00
City National “ ....	2,790 00	2,400 00	2,064 00
Conn. Tr. & Safe Dep. Co., Hfd.,	8,428 00	8,600 00	12,040 00
Security Co., Hartford.....	4,750 00	5,000 00	6,400 00
Thames Nat. of Norwich, Conn.,	6,850 00	5,000 00	7,100 00
Totals.....	\$232,428 33	\$209,500 00	\$249,816 50



## CONNECTICUT MUTUAL LIFE INSURANCE COMPANY,

HARTFORD, CONN.

Commenced Business, December 15, 1846.

JACOB L. GREENE, *President.*WILLIAM G. ABBOTT, *Secretary.*

## I. CAPITAL.

No capital stock.

Amount of net or ledger assets December 31, 1885..... \$52,942,452 10

## II. INCOME DURING THE YEAR.

Cash received for premiums without  
deduction for commissions or other

expenses.....\$2,921,064 92

Premiums paid by dividends, \$1,091,-  
207.77; by surrendered policies,

\$452,270.98..... 1,543,478 75

Premiums on new business, \$607,-  
440.14; on old, \$3,857,103.53.

Total..... \$4,464,543 67

Interest on mortgage loans..... 1,656,637 08

Interest on bonds owned, and dividends on stock.. 526,867 22

Interest on premium notes, loans or liens..... 145,521 79

Interest on deposits..... 38,582 14

Discount on claims paid in advance..... 18,481 69

Rents for use of Company's property..... 427,090 11

Balance of profit and loss account..... 147,282 92

Total income..... \$7,425,006 62

Total..... \$60,367,458 72

## III. DISBURSEMENTS DURING THE YEAR.

Cash paid for losses.....\$2,763,607 69

Premium notes, loans, or liens used in

payment of same..... 55,636 15

Cash paid for matured endowments.. 686,234 11

Premium notes, loans, or liens used in

payment of same..... 7,543 89

Total amount actually paid for losses and

matured endowments..... \$3,513,021 84

Cash paid for surrendered policies.....	81,368	93
Premium notes, loans, or liens used in purchase of surrendered policies, and voided by lapse, \$61,- 616.18 (less notes on policies revived, \$12,409.00),	49,207	18
Cash surrender values applied in payment of pre- miums .....	452,270	98
Cash dividends paid to policy-holders, \$53,845.10; same applied in payment of prems., \$1,091,207.77,	1,145,052	87
Premium notes, loans, or liens used in payment of dividends to policy-holders.....	44,078	84
Total paid policy-holders ....	\$5,285,000	64
Commissions to agents.....	261,497	74
Traveling expenses of managers of agencies, general, special, and local agents.....	10,109	75
Medical examiners' fees.....	16,603	61
Salaries and other compensation of officers and other office employes.....	106,438	93
State and local taxes in State where organized, \$139,348.56; taxes, licenses, fines, and fees in other States, \$182,567.65 .....	321,916	21
Rent .....	3,592	00
Advertising.....	62,417	75
Paid for the following items: Law expenses, \$18,743.42; printing and supplies, \$19,991.07; postage, \$9,238.54; expressage, \$2,327.30; tele- graphing, \$666.67; expense of real estate owned by Company, \$164,659.58; miscellaneous ex- penses, \$13,065.69.....	228,692	27
Total disbursements.....	\$6,296,268	90
Balance .....	\$54,071,189	82

## IV. ASSETS.

## AS PER LEDGER ACCOUNTS.

Real estate unencumbered, as per Schedule A.....	\$10,311,817	86
Loans on bond and mortgage (first liens).....	29,445,320	17
Loans secured by pledge of bonds, stocks, or other marketable collaterals, as per Schedule C.....	385,933	00
Premium notes, loans, or liens on policies in force..	2,257,210	24
Cost value of bonds and stocks owned absolutely, as per Schedule D.....	10,250,650	00
Cash in Company's office .....	None.	
Cash deposited in banks .....	1,413,982	12
Agents' ledger balances.....	6,276	43
Total net or ledger assets .....	\$54,071,189	82

## OTHER ASSETS.

Interest due and accrued on bond and mortgage loans.....	704,180	72
Interest due and accrued on bonds and stocks.....	117,957	27
Interest accrued on collateral loans.....	4,419	37
Interest due and accrued on premium notes, loans, or liens.....	167,921	46
Rents accrued on Company's property, or lease.....	12,570	65
Market value of bonds and stocks over cost, as per Schedule D....	545,426	55
Gross deferred premiums on policies in force December 31, 1886.....	\$105,104	13
Deduct the loading on above gross amount.....	26,276	03
Net amount of uncollected and deferred premiums.....	78,828	10
Total assets.....	\$55,702,493	94

## ITEM NOT ADMITTED.

Agents' ledger balances.....	6,276	43
Total assets (less item not admitted).....	\$55,696,217	51

## V. LIABILITIES.

Net present value of all the outstanding policies in force on the 31st day of December, 1886, computed according to the Actuaries' or Combined Experience Table of Mortality, with 4 per cent. compound interest.....	\$49,677,370	00
Claims for death losses and matured endowments due and unpaid.....	\$25,819	75
Claims for death losses and endowments not due..	205,356	00
Claims for death losses and other policy claims resisted.....	10,000	00
Total policy claims.....	241,175	75
Unpaid dividends of surplus, or other profits due policy-holders....	148,866	66
Premiums paid in advance, and surrender values applicable in payment of premiums.....	92,060	13
Reserve on lapsed policies.....	300,938	00
Total liabilities on policy-holders' account.....	\$50,460,410	54
Surplus on policy-holders' account.....	5,235,806	97
Total liabilities.....	\$55,696,217	51

*Statement based upon a Reserve established by the Act of 1879.*

Assets.....	\$55,696,217	51
Liabilities—Net value of all policies in force, computed according to the American Experience Table of Mortality, with 4½ per cent. compound interest.....	\$46,616,118	00
All other liabilities.....	783,040	54
Surplus on policy-holders' account.....	\$8,297,058	97



## VI. PREMIUM NOTE ACCOUNT.

Premium notes, loans, or liens on hand December 31, 1885.....	\$2,430,563 01	
On policies revived.....	12,409 00	
Total.....		\$2,442,972 01

*Deductions during the Year.*

Notes, loans, or liens used in payment of losses and claims.....	\$63,180 04	
Notes, loans or liens used in purchase of surrendered policies, and voided by lapse.....	61,616 18	
Notes, loans, or liens used in payment of dividends to policy-holders.....	44,078 84	
Notes, loans, or liens redeemed by makers in cash,.....	16,886 71	
Total reduction of premium note account.....		185,761 77
Balance note assets at the end of the year.....		\$2,257,210 24

## VII. EXHIBIT OF POLICIES.

*Policies and Additions in force at the end of the previous year.*

	Number.	Amount.
Whole life policies.....	57,501	\$140,662,467
Endowment policies.....	5,494	10,639,121

*New Policies issued during the year.*

	Number.	Amount.
Whole life policies.....	2,848	6,798,306
Endowment policies.....	268	515,374

*Old Policies revived during the year.*

	Number.	Amount.
Whole life policies.....	296	910,150
Endowment policies.....	27	69,000

*Old Policies transferred.*

	Number.	Amount.
Endowment policy.....	1	3,000
Total number and amount.....	66,435	\$159,597,418
Deduct policies ceased to be in force.....	3,408	9,068,495
Total policies in force at end of the year.....	63,027	\$150,528,923

*Policies ceased to be in force during the year.*

	Number.	Amount.
By death .....	1,153	\$2,850,106
By maturity .....	374	691,980
By surrender .....	745	2,327,160
By lapse .....	923	2,191,150
By change and old policies decreased .....	...	423,099
By transfer .....	1	3,000
By not taken .....	212	582,000
Total terminated .....	3,408	\$9,068,495

## VIII. BUSINESS IN CONNECTICUT DURING 1886.

	Number.	Amount.
Number and amount of policies in force in Connecticut December 31, 1885 .....	5,652	\$11,496,243 00
Number and amount of policies issued during the year .....	353	619,666 00
Totals .....	6,005	\$12,115,909 00
Deduct number and amount ceased to be in force .....	289	434,068 00
Total number and amt. in force Dec. 31, 1886, .....	5,716	\$11,681,841 00

Amount of losses and claims on policies incurred during the year...	\$111,088 00
Amount of losses and claims on policies paid during the year.....	109 637 00
Amount of premiums collected during the year.....	303,333 93
Received in cash, \$215,370.18; surplus credited, \$87,963.75.	

**Schedule A** — *Real Estate owned by the Company.*

In Chicago .....	\$2,537,733 21
St. Louis .....	3,198,969 82
Indianapolis .....	2,166,609 06
Indiana farm .....	6,604 47
Detroit .....	274,611 48
Toledo .....	906,875 85
Hartford .....	1,189,628 69
Sundry places .....	30,785 28
Total .....	\$10,311,817 86

**Schedule C** — *Loans on Collateral.*

	Par Val.	Market Val.	Amt. Loaned.
Ætna Fire Insurance stock .....	\$10,000	\$26,000	\$10,000 00
New York, New Haven & Hfd. R. R. stk.	1,400	3,080	1,500 00
Evansville city water bonds and coupons ..	387,600	387,600	300,000 00
Terre Haute & Logansport R. R. bonds ...	10,000	10,000	} 25,000 00
Chicago & Western Indiana R. R. bonds ..	20,000	22,000	
Indianapolis National Bank stock .....	1,000	1,000	750 00
Indianapolis National Bank stock .....	34,000	34,000	25,433 00
Indianapolis National Bank stock .....	10,000	10,000	7,500 00

	Par Val.	Market Val.	Amt. Loaned.
Indianapolis National Bank stock.....	\$5,000	\$5,000	\$3,750 00
Indianapolis National Bank stock.....	5,000	5,000	3,750 00
Indianapolis National Bank stock.....	1,000	1,000	750 00
Indianapolis National Bank stock.....	10,000	10,000	7,500 00
Totals.....	\$495,000	\$514,680	\$385,933 00

**Schedule D—Stocks and Bonds owned by the Company.**

	Par Value.	Cost Value.	Market Value.
<b>UNITED STATES BONDS—</b>			
United States currency.....	\$100,000 00	\$99,125 00	\$132,000 00
<b>STATE BONDS—</b>			
Tennessee .....	19,200 00	19,200 00	14,784 00
<b>MUNICIPAL AND COUNTY BONDS—</b>			
Logansport, Ind.....	72,000 00	72,720 00	72,720 00
Muncie, Ind.....	15,000 00	15,468 75	15,468 75
Jackson, Mich., water.....	110,000 00	99,000 00	99,000 00
Fort Wayne, Ind.....	100,000 00	75,000 00	75,000 00
Louisville, Ky., sewer.....	200,000 00	182,500 00	250,833 33
Louisville, Ky.....	134,500 00	125,339 06	125,339 06
Mobile, Ala.....	87,500 00	87,500 00	60,812 50
Kansas, Mo.....	50,000 00	47,500 00	47,500 00
Milwaukee, Wis.....	113,000 00	113,000 00	120,910 00
Milwaukee, Wis., water.....	430,000 00	408,500 00	468,700 00
Quincy, Ill.....	250,000 00	187,500 00	187,500 00
Galveston, Texas.....	100,000 00	100,000 00	94,000 00
Omaha, Neb., sewer.....	100,000 00	102,250 00	102,250 00
Omaha, Neb., paving.....	25,000 00	26,625 00	26,625 00
Omaha, Neb., paving.....	30,000 00	31,950 00	31,950 00
Austin, Texas.....	40,000 00	39,000 00	39,000 00
Denver, Colorado.....	300,000 00	301,500 00	301,500 00
County of Warren, Ind., ct. house,	35,000 00	35,630 00	35,630 00
County of Allen, Ind.....	48,000 00	49,653 75	49,653 75
County of Mahaska, Iowa.....	7,000 00	7,157 50	7,157 50
County of Hancock, O., ct. house,	75,000 00	76,797 50	76,797 50
County of Leavenworth, Kansas..	28,000 00	27,790 00	27,790 00
<b>RAILROAD BONDS—</b>			
Atchison, Topeka & Santa Fe....	150,000 00	180,922 31	186,000 00
Baltimore & Ohio, Park. br.....	250,000 00	269,375 00	303,750 00
Chicago, Burlington & Quincy....	50,000 00	62,829 17	66,500 00
Chicago, Burlington & Quincy....	110,000 00	124,233 05	130,900 00
Chicago, Milwaukee & St. Paul..	200,000 00	246,150 35	260,000 00
Chicago, Milwaukee & St. Paul..	73,000 00	90,330 76	94,900 00
Chicago, Milwaukee & St. Paul..	139,000 00	172,405 88	177,920 00
Chicago & Northwestern .....	74,000 00	96,669 68	103,106 67
Chicago & Northwestern .....	90,000 00	111,389 79	117,825 00
Chicago & Northwestern .....	50,000 00	62,096 15	64,416 67
Chicago, St. Louis & New Orleans,	750,000 00	776,562 50	860,833 33
Chicago & Western Indiana.....	662,000 00	705,756 25	747,393 80
Chicago & Western Indiana.....	176,000 00	184,800 00	194,480 00



	Par Value.	Cost Value.	Market Value.
Clev., Col., Cin. & Indianapolis..	\$50,000 00	\$62,950 83	\$56,708 33
Cincinnati, Hamilton & Dayton...	47,000 00	57,525 87	59,925 00
Cincinnati, Hamilton & Dayton...	38,000 00	41,680 85	44,840 00
Cleveland & Pittsburgh.....	2,000 00	2,237 67	2,080 00
Cin., Indianapolis, St. Louis & Chic.,	42,000 00	47,901 25	47,075 00
Dayton & Western.....	30,000 00	32,765 00	32,700 00
Dayton & Michigan.....	105,000 00	105,000 00	110,250 00
Delaware, Lackawana & Western,	1,000 00	1,267 81	1,346 67
Detroit, Lansing & Northern....	100,000 00	121,752 50	125,000 00
Harlem River & Portchester....	500,000 00	500,000 00	500,000 00
Harlem River & Portchester....	150,000 00	150,000 00	150,000 00
Illinois Central.....	200,000 00	209,000 00	223,833 33
Lake Shore & Michigan Southern,	150,000 00	185,294 67	183,250 00
Lake Shore & Michigan Southern,	20,000 00	24,629 58	24,616 67
Lehigh Valley.....	47,000 00	56,485 17	63,215 00
Michigan Central.....	48,000 00	59,542 63	60,880 00
Michigan Central.....	239,000 00	244,078 75	258,518 33
Michigan Central.....	200,000 00	200,000 00	217,666 67
New York, Lake Erie & Western,	155,000 00	198,574 42	202,533 34
Northern Pacific.....	500,000 00	507,500 00	580,000 00
Pittsburgh, Cincinnati & St. Louis,	50,000 00	60,629 94	58,541 67
Philadelphia & Reading.....	100,000 00	124,740 38	121,416 67
St. Louis Cable & Western.....	70,000 00	75,425 00	75,425 00
St. Joseph & St. Louis.....	225,000 00	236,250 00	236,250 00
Vermont Valley.....	300,000 00	301,500 00	341,250 00
Wabash, St. Louis & Pacific.....	45,000 00	49,561 59	42,137 50
Wabash, St. Louis & Pacific.....	46,000 00	49,971 77	42,818 34
Wabash, St. Louis & Pacific.....	50,000 00	54,205 87	45,541 67
RAILROAD STOCKS—			
New York, New Haven & Htfd..	21,000 00	21,000 00	45,150 00
Connecticut River.....	5,000 00	5,000 00	9,750 00
Conn. & Pass. Rivers guar.....	200,000 00	200,000 00	200,000 00
Massawippi Valley guar.....	50,000 00	50,000 00	50,000 00
BANK STOCKS—			
First National, Hartford.....	13,000 00	13,000 00	13,000 00
City “ “.....	8,000 00	8,000 00	7,000 00
Ætna “ “.....	2,500 00	2,500 00	2,775 00
Phoenix “ “.....	19,700 00	28,896 00	24,920 50
Charter Oak Nat., “.....	1,000 00	1,055 00	1,270 00
State, “.....	2,600 00	2,875 00	2,470 00
Conn. Tr. & Safe Dep. Co., Htfd,	30,000 00	30,000 00	40,950 00
First National, Litchfield, Conn..	17,500 00	22,125 00	22,125 00
Fourth National, New York City,	16,000 00	16,000 00	22,400 00
MISCELLANEOUS—			
Montreal, Canada, bonds.....	100,000 00	100,031 25	100,031 25
Province of Quebec currency bds.,	15,000 00	15,468 75	15,468 75
St. L. Chamber of Commerce bds.,	479,000 00	479,000 00	479,000 00
Atlantic Dock Co. bonds.....	81,000 00	81,000 00	81,000 00
Totals.....	\$9,814,500 00	\$10,250,650 00	\$10,796,076 55

## CONTINENTAL LIFE INSURANCE COMPANY,

HARTFORD, CONN.

Commenced Business, July, 1865.

JAMES S. PARSONS, *President.*ROBERT E. BEECHER, *Secretary.*

## I. CAPITAL.

Capital stock paid up in cash.....	\$300,000 00
Amount of net or ledger assets December 31, 1885.....	\$1,973,964 14

## II. INCOME DURING THE YEAR.

Cash received for premiums without deductions for commissions or other expenses.....	\$168,564 32	
Premium notes, loans, or liens taken in part payment for premiums.....	8,032 63	
Premiums paid by surrendered policies.....	8,167 58	
Premiums on new business, \$44,037.43; on old, \$140,727.10.		
Total.....	\$184,764 53	
Deduct amount paid to other companies for reinsurance on policies in this company.....	309 61	
Total premium income.....	\$184,454 92	
Interest on mortgage loans.....	2,374 32	
Interest on bonds owned, and dividends on stocks..	54,436 67	
Interest on premium notes, loans, or liens.....	23,649 66	
Rents for use of Company's property.....	880 76	
Profits on bonds and stocks sold.....	38 94	
Total income.....		\$265,835 27
Total.....		\$2,239,799 41

## III. DISBURSEMENTS DURING THE YEAR.

Cash paid for losses and additions....	\$67,860 39	
Premium notes, loans, or liens used in payment of same.....	5,420 25	
Cash paid for matured endowments and additions.....	91,027 75	
Premium notes, loans, or liens used in payment of same.....	22,736,61	
Total amount actually paid for losses and matured endowments.....		\$187,045 00

Cash paid to annuitants.....	80 00	
Cash paid for surrendered policies.....	15,812 74	
Premium notes, loans, or liens used in purchase of surrendered policies, and void by lapse.....	18,709 48	
Cash surrender values, including reconverted addi- tions, applied in payment of premiums.....	8,167 58	
Cash dividends paid to policy-holders.....	11,984 05	
Premium notes, loans, or liens used in payment of dividends to policy-holders.....	None.	
Total paid policy-holders.....	\$241,798 85	
Commissions to agents.....	15,303 48	
Salaries and traveling expenses of managers of agencies, general, special, and local agents.....	28,520 74	
Medical examiners' fees.....	1,892 65	
Salaries and other compensation of officers and other office employes.....	17,591 50	
Taxes, licenses, fines, and fees.....	4,683 00	
Rent.....	4,381 44	
Furniture and fixtures, and safes for home and agency offices, and expenses at agencies.....	394 35	
Advertising.....	1,261 98	
Postage, \$1,748.92; stationery and printing, \$2,190.01; charges, \$1,270.31; law expenses, \$3,185.72.....	8,394 96	
Total disbursements.....		324,222 95
Balance.....		\$1,915,576 46

## IV. ASSETS.

## AS PER LEDGER ACCOUNTS.

Real estate unencumbered, as per Schedule A.....	\$245,602 40	
Loans on bond and mortgage (first liens).....	277,658 60	
Loans secured by pledge of bonds, stocks, or other marketable collaterals, as per Schedule C.....	9 500 00	
Premium notes, loans, or liens on policies in force..	410,430 10	
Cost value of bonds and stocks owned absolutely, as per Schedule E.....	736,381 09	
Cash in Company's office.....	22,648 27	
Cash deposited in banks and in the hands of financial agents.....	14,168 55	
Bills receivable.....	189,198 13	
Agents' ledger balances.....	1,163 00	
Office furniture, fixtures, and safes.....	8,826 32	
Total net or ledger assets.....		\$1,915,576 46

## OTHER ASSETS.

Interest due and accrued on bond and mortgage loans .....	89,838 13
Interest due and accrued on stocks not included in market value...	14,808 00
Interest due and accrued on premium notes, loans, or liens .....	150,864 73
Rents due and accrued .....	6,388 48
Market value of real estate over cost, as per Schedule A .....	6,288 65
Market value of bonds and stocks over cost, as per Schedule E....	99,663 75
Gross premiums due and unreported on policies in force December 31, 1886.....	\$15,788 13
Gross deferred premiums on policies in force Decem- ber 31, 1886 .....	20,606 78
Total .....	\$36,394 91
Deduct the loading on above gross amount..	7,278 98
Net amount of uncollected and deferred premiums.....	29,115 93
Total assets.....	\$2,312,544 13

## ITEMS NOT ADMITTED.

Furniture, fixtures, and safes.....	\$8,826 32
Agents' balances.....	1,163 00
Bills receivable.....	189,198 13
Total .....	199,187 45
Total assets (less items not admitted) .....	\$2,113,356 68

## V. LIABILITIES.

Net present value of all the outstanding policies in force December 31, 1886, computed according to the Actuaries' or Combined Experience Table of Mortality, with 4 per cent. compound interest....	\$1,980,130 00
Deduct net value of risks of this Company, reinsured in other solvent companies .....	686 00
Net reinsurance reserve.....	\$1,979,444 00
Claims for death losses and matured endowments in process of adjustment, or adjusted and not due ..	61,651 00
Claims for death losses and other policy claims re- sisted by the Company.....	17,000 00
Total policy claims.....	78,651 00
Liability of accident department .....	3,432 60
Liabilities on policy-holders' account.....	\$2,061,527 60
Surplus, including capital, on policy-holders' account...	51,829 08
Total liabilities.....	\$2,113,356 68



*Statement based upon a Reserve established by the Act of 1879.*

Assets.....		\$2,113,356 68
Liabilities—Net value of all policies in force, computed according to the American Experience Table of Mortality, and 4½ per cent. compound interest	\$1,833,837 00	
Less net value of reinsurance.....	600 00	
	<u>\$1,833,237 00</u>	
All other liabilities.....	82,083 60	1,751,153 40
Surplus, including capital, on policy-holders' account.....		<u>\$362,203 28</u>

## VI. PREMIUM NOTE ACCOUNT.

Premium notes, loans, or liens on hand, December 31, 1885.....	\$450,935 76	
Received during the year.....	8,033 13	
Total.....		\$458,968 89

*Deductions during the year.*

Notes, loans, or liens used in payment of losses and claims.....	\$28,156 86	
Notes, loans, or liens used in purchase of surrendered policies, and void by lapse.....	18,709 48	
Notes, loans, or liens redeemed by makers in cash..	1,672 45	
Total reduction of premium note account.....		48,538 79
Balance note assets at the end of the year.....		<u>\$410,430 10</u>

## VII. EXHIBIT OF POLICIES.

*Policies and Additions in force at the end of the previous year.*

	Number.	Amount.
Whole life policies.....	6,609	\$6,844,762 00
Endowment policies.....	1,079	687,453 00
All other policies.....	481	614,200 00

*New Policies issued during the year.*

	Number.	Amount.
Whole life policies.....	480	630,248 00
Endowment policies.....	17	20,153 00
All other policies.....	13	19,100 00

*Old Policies revived during the year.*

	Number.	Amount.
Whole life policies.....	4	9,500 00
Endowment policies.....	1	1,000 00
Total number and amount.....	8,684	\$8,826,417 00
Deduct policies ceased to be in force.....	1,140	1,499,999 00
Total policies in force at end of the year.....	7,544	<u>\$7,326,418 00</u>

*Policies ceased to be in force during the year.*

	Number.	Amount.
By death.....	61	\$78,188 00
By maturity (end).....	142	105,762 00
By expiry (term).....	7	8,033 00
By surrender.....	128	144,704 00
By lapse.....	576	793,255 00
By change and decrease.....	....	92,849 00
By not taken.....	226	277,207 00
Total terminated.....	1,140	\$1,499,999 00

## VIII. BUSINESS IN CONNECTICUT DURING 1886.

	Number.	Amount.
Number and amount of policies in force in Connecticut, December 31, 1885.....	2,319	\$1,319,343 00
Number and amount of policies issued during the year....	269	247,499 00
Totals.....	2,588	\$1,566,842 00
Deduct number and amount ceased to be in force..	154	172,659 00
Total number and amount in force Dec. 31, 1886	2,434	\$1,394,183 00

	Number.	Amount.
Number and amount of losses and claims on policies unpaid December 31, 1885.....	21	13,159 00
Number and amount of losses and claims on policies in- curred during the year.....	30	32,511 00
Totals.....	51	\$45,670 00

	Number.	Amount.
Number and amount of losses and claims on policies paid during the year.....	41	37,660 00
Premiums collected in cash, notes or credits.....	....	43,186 71

**Schedule A—Real Estate owned by the Company.**

In Illinois.....	\$186,922 96
Indiana.....	2,752 35
Ohio.....	2,413 37
Pennsylvania.....	3,280 24
Hartford.....	10,110 40
Elsewhere in Connecticut.....	40,123 08
Total valuation.....	\$245,602 40

**Schedule C—Loans on Collateral.**

	Par Val.	Market Val.	Amt. Loaned.
Mortgage Note, assigned.....	\$5,000	\$5,000 }	\$6,000 00
Mortgage Note, assigned.....	2,800	2,800 }	
Mortgage Note, assigned.....	4,666	4,666 }	3,500 00
Totals.....	\$12,466	\$12,466	\$9,500 00

**Schedule E—Stocks and Bonds owned by the Company.**

	Cost Value.	Par Value.	Market Value.
<b>STATE BONDS—</b>			
Connecticut reg. 3½ p. c. ....	\$32,747 74	\$30,000 00	\$32,747 74
<b>BANK STOCKS—</b>			
Ætna National. ....	1,200 00	1,200 00	1,500 00
Merchants Loan & Trust Co. ....	8,000 00	8,000 00	8,000 00
Fourth National. ....	375 00	300 00	375 00
Stafford “ ....	550 00	500 00	600 00
Rockville “ ....	2,520 00	1,800 00	2,520 00
<b>MISCELLANEOUS—</b>			
Utica Cement Mfg. Co. stock. ....	415,850 00	415,600 00	457,160 00
Standard Cement Co. “ ....	144,700 00	200,950 00	200,950 00
Kellogg & Bulkeley Co. “ ....	5,081 25	6,775 00	6,775 00
Mortgage bonds, Utica C. M. Co.,	39,000 00	39,000 00	39,000 00
Farm bds., secured by trust deed,	48,537 10	48,537 10	48,537 10
Orient Fire Ins. Co. stock. ....	480 00	600 00	540 00
Richmond Stove Co. stock. ....	4,300 00	4,300 00	4,300 00
Adams Nickel Plating Co. stock. .	33,040 00	20,650 00	33,040 00
Totals. ....	\$736,381 09	\$778,212 10	\$836,044 84

**ACCIDENT DEPARTMENT.**

Commenced issue of Accident Policies January, 1885.

**I. CAPITAL.**

Net assets in the department December 31, 1885. .... \$1,402 90

**II. INCOME DURING THE YEAR.**

Cash received for premiums, without deduction for  
commissions or other expenses. .... \$7,499 25  
Premium liens. .... 1,620 50  
Total income. .... \$9,119 75

**III. DISBURSEMENTS DURING THE YEAR.**

Cash paid for losses. .... \$1,038 86  
Premium liens used in payment of same. .... 3 00  
Cash paid for commissions. .... 1,689 55  
Cash paid for expenses. .... 394 15  
Cash paid for canceled policies. .... 74 32  
Premium liens used in payment of same. .... 508 00  
Total disbursements. .... \$3,707 88

## IV. LIABILITIES.

Reinsurance reserve December 31, 1886, computed at 50 per cent. of premiums received on policies in force.....	\$3,432 60
Claims for losses in process of adjustment.....	None.
Claims for losses resisted by the Company.....	None.

## V. EXHIBIT OF POLICIES.

	Number.	Amount.
Accident policies in force at end of previous year.....	118	\$394,500 00
Policies issued during the year.....	1,020	3,212,225 00
Total number and amount.....	1,138	\$3,606,725 00
Deduct policies ceased to be in force.....	541	1,780,020 00
Total policies in force at end of the year. ....	597	\$1,826,705 00

*Policies ceased to be in force during the year.*

	Number.	Amount.
By cancellation and expiry.....	541	\$1,780,020 00

## HARTFORD LIFE AND ANNUITY INSURANCE COMPANY,

HARTFORD, CONN.

Commenced Business, April, 1867.

FREDERICK R. FOSTER, *President.*

STEPHEN BALL, *Secretary.*

## I. CAPITAL.

Capital stock paid up in cash.....	\$250,000 00
Amount of net or ledger assets December 31, 1885.....	\$839,407 11

## II. INCOME DURING THE YEAR.

Cash received for premiums without deductions for commissions or other expenses .....	\$19,075 62
Deduct amount paid to other com- panies for reinsurance of policies in this Company.....	264 49
Total premium income.....	\$18,811 13



Interest on mortgage loans .....	17,812 70	
Interest on bonds owned, and dividends on stocks..	8,044 00	
Interest on policy loans or liens .....	5,509 86	
Interest on other debts due the Company .....	162 52	
Rents for use of Company's property .....	3,698 55	
Total income .....		\$54,038 76
Total .....		\$893,445 87

## III. DISBURSEMENTS DURING THE YEAR.

Cash paid for losses and additions...	\$11,111 00	
Matured endowments and additions..	1,200 00	
Total amount actually paid for losses and matured endowments .....		\$12,311 00
Surrendered policies .....	40,047 22	
Dividends to policy-holders .....	26,694 96	
Total paid policy-holders .....	\$79,053 18	
Commissions to agents .....	842 72	
Salaries and traveling expenses of managers of agencies and agents .....	970 52	
Salaries and other compensation of officers and other office employés .....	6,333 26	
Taxes, licenses, fines, and fees .....	1,075 18	
Rent .....	975 00	
Loss on real estate, \$4,131.00; miscellaneous expenses, \$2,344.93 .....	6,475 93	
Total disbursements .....		95,725 79
Balance .....		\$797,720 08

## IV. ASSETS.

## AS PER LEDGER ACCOUNTS.

Real estate unencumbered, as per Schedule A .....	\$243,767 26	
Loans on bond and mortgage (first liens) .....	212,195 16	
Loans secured by collateral, as per Schedule C .....	2,000 00	
Loans made in cash to policy-holders on the Company's policies assigned as collateral .....	98,952 50	
Cost value of bonds and stocks owned absolutely as per Schedule E .....	203,275 50	
Cash deposited in banks .....	37,529 66	
Total net or ledger assets .....		\$797,720 08
Deduct depreciation from cost of assets to bring same to market value .....	9,955 50	
Total net or ledger assets, less depreciation .....		\$787,764 58

## OTHER ASSETS.

Interest due and accrued on bond and mortgage loans.....	4,627 89
Interest due and accrued on bonds not included in market value...	None.
Gross premiums due and unreported on policies in force December 31, 1886.....	\$1,900 00
Gross deferred premiums on policies in force De- cember 31, 1886.....	1,789 14
Total.....	\$3,689 14
Deduct the loading on above gross amount..	737 83
Net amount of uncollected and deferred premiums.....	2,951 31
Total assets.....	\$795,343 78

## V. LIABILITIES.

Net present value of all the outstanding policies in force December 31, 1886, computed according to the Actuaries' or Combined Experience Table of Mortality, with 4 per cent. compound interest....	\$536,845 00
Deduct policies reinsured.....	4,867 00
Net reinsurance reserve.....	\$531,978 00
Claims for death losses, and matured endowments in process of adjustment, or adjusted and not due.....	None.
Liabilities on policy-holders' account.....	\$531,978 00
Surplus, including capital, on policy-holders' account.....	263,365 78
Total liabilities.....	\$795,343 78

*Statement based upon a reserve established by the Act of 1879.*

Assets.....	\$795,343 78
Liabilities—Net value of all policies in force, com- puted according to the American Experience Table of Mortality, and $4\frac{1}{2}$ per cent. compound interest.....	\$489,611 00
Less net value of reinsurance.....	4,339 00
Total.....	\$485,272 00
All other liabilities.....	None. 485,272 00
Surplus, including capital, on policy-holders' account.....	\$310,071 78

## VI. EXHIBIT OF POLICIES.

*Policies and Additions in force at the end of the previous year.*

	Number.	Amount.
Whole life policies.....	1,051	\$1,281,258 00
Endowment policies.....	27	21,005 00
All other policies.....	92	149,400 00
Additions.....	....	4,209 00
Totals.....	1,170	\$1,455,872 00

*New Policies issued during the year.*

None.

*Old Policies revived during the year.*

	Number.	Amount.
Whole life policies.....	1	1,000 00

*Change and increase during the year.*

	Number.	Amount.
Whole life policies.....	1	1,091 00
All other policies.....	2	3,000 00

*Additions by dividends.*

	Number.	Amount.
Additions.....	....	420 00
Total number and amount.....	1,174	\$1,461,383 00
Deduct policies ceased to be in force.....	133	152,463 00
Total policies in force at end of the year....	1,041	\$1,308,920 00

*Policies ceased to be in force during the year.*

	Number.	Amount.
By death.....	11	\$10,585 00
By expiry.....	12	13,000 00
By maturity.....	2	1,200 00
By surrender.....	106	124,678 00
By change and decrease.....	2	3,000 00
Total terminated.....	133	\$152,463 00

## VII. BUSINESS IN CONNECTICUT DURING 1886.

	Number.	Amount.
Number and amount of policies in force in Connecticut December 31, 1885.....	144	\$207,644 00
Number and amount of policies issued during the year....	None.	
Totals.....	144	\$207,644 00
Deduct number and amount ceased to be in force..	6	9,000 00
Total number and amount in force Dec. 31, 1886	138	\$198,644 00

	Number.	Amount.
Premiums collected (all cash).....		1,935 70
Losses paid.....	1	2,000 00

*Schedule A—Real Estate owned by the Company.*

In Connecticut.....	\$233,813 73
Illinois.....	6,401 37
Kansas.....	800 00
Iowa.....	2,752 16
Total.....	\$243,767 26

**Schedule C—Loans on Collateral.**

	Par Val.	Market Val.	Amt. Loaned.
Chicago, Bur. & Quincy R. R. Co. stock ..	\$700	\$952	} \$2,000 00
Chicago & Alton R. R. Co. stock .....	1,200	1,680	
Totals.....	\$1,900	\$2,632	\$2,000 00

**Schedule E—Stocks and Bonds owned by the Company.**

	Cost Value.	Par Value.	Market Value.
<b>UNITED STATES BONDS—</b>			
United States 4½ p. c. reg.....	\$60,693 75	\$53,000 00	\$58,430 00
United States 3 p. c. ....	24,000 00	24,000 00	24,180 00
<b>RAILROAD STOCKS—</b>			
N. Y. Central & Hudson River..	24,987 50	20,000 00	22,600 00
Chicago, Burlington & Quincy...	13,516 00	12,200 00	16,623 00
Chicago, Rock Island & Pacific..	25,375 00	20,000 00	25,000 00
<b>BANK STOCKS—</b>			
Hartford National, Hartford.....	1,905 25	1,100 00	1,782 00
First " " .....	39,883 50	30,000 00	30,900 00
Farmers & Mechanics, " .....	2,277 50	2,000 00	2,180 00
Mercantile, " .....	1,253 75	1,000 00	1,000 00
Mechanics, N. Y. ....	3,712 50	2,500 00	4,125 00
Home National, Meriden.....	5,670 75	5,000 00	6,500 00
Totals.....	\$203,275 50	\$170,800 00	\$193,320 00



## PHENIX MUTUAL LIFE INSURANCE COMPANY,

HARTFORD, CONN.

Commenced Business, May, 1851.

AARON C. GOODMAN, *President*.JOHN M. HOLCOMBE, *Secretary*.

## I. CAPITAL.

Capital stock paid up in cash.....	\$100,000 00
Amount of net or ledger assets December 31, 1885.....	\$10,164,971 21

## II. INCOME DURING THE YEAR.

Cash received for premiums without deduction for commissions or other expenses.....	\$685,110 92
Premium notes, loans, or liens used in part payment for premiums.....	1,452 28
Premiums paid by reconverted additions and surrendered policies....	6,336 08
Premiums on new business, \$54,-671.67; on old, \$638,227.61.	
Total.....	\$692,899 28
Deduct amount paid to other companies for reinsurance of policies in this Company.....	3,503 14
Total premium income.....	\$689,396 14
Interest on mortgage loans.....	398,484 65
Interest on bonds owned, and dividends on stocks..	62,369 52
Interest on premium notes, loans, or liens.....	70,440 72
Interest on other debts due the Company.....	14,171 28
Discount on claims paid in advance.....	391 01
Rents for use of Company's property.....	51,738 69
Balance of profit and loss account.....	8,589 05
Total income.....	\$1,295,581 06
Total.....	\$11,460,552 27

## III. DISBURSEMENTS DURING THE YEAR.

Cash paid for losses and additions...	\$424,733 34
Premium notes, loans, or liens used in payment of same.....	37,357 91
Cash paid for matured endowments and additions.....	279,283 94
Premium notes, loans, or liens used in payment of same.....	23,681 04
Total amount actually paid for losses and matured endowments.....	\$765,056 23

Cash paid for surrendered policies.....	91,245 95
Premium notes, loans, or liens used in purchase of surrendered policies, and void by lapse.....	34,659 91
Cash surrender values, including reconverted addi- tions, applied in payment of premiums.....	6,336 08
Cash dividends paid to policy-holders and applied in payment of premiums.....	123,885 28
Premium notes, loans, or liens used in payment of dividends to policy-holders.....	2,590 14
Total paid policy-holders....	\$1,023,773.59
Dividends to stockholders.....	24,000 00
Commissions to agents.....	53,202 52
Salaries and traveling expenses of managers of agencies, general, special, and local agents.....	37,473 15
Medical examiners' fees.....	4,075 00
Salaries and other compensation of officers and other office employés.....	48,085 06
State and local taxes in State where organized, \$24,346.77; taxes, licenses, fines and fees in other States, \$4,106.06.....	28,452 83
Rent.....	9,137 35
Furniture and fixtures and safes for home and agency offices.....	10 50
Advertising.....	5,363 11
Sundry items: Books, blanks, and stationery, \$3,- 418.44; exchange, \$947.89; postage, \$3,054.00; law expenses, \$5,054.48; expense, \$5,900.11...	18,374 92
Total disbursements.....	\$1,251,948 03
Balance.....	\$10,208,604 24

## IV. ASSETS.

## AS PER LEDGER ACCOUNTS.

Real estate unencumbered, as per Schedule A....	\$1,174,732 45
Loans on bond and mortgage (first liens).....	6,425,608 49
Loans secured by pledge of bonds, stocks, or other marketable collaterals, as per Schedule C.....	25,000 00
Premium notes, loans, or liens on policies in force..	1,163,869 33
Cost value of bonds and stocks owned absolutely, as per Schedule E.....	1,086,907 00
Cash in Company's office.....	1,582 35
Cash deposited in banks.....	330,904 62
Total net or ledger assets.....	\$10,208,604 24

## OTHER ASSETS.

Interest due and accrued on bond and mortgage loans .....	157,911 17
Market value of bonds and stocks over cost, as per Schedule E.....	84,910 00
Gross premiums due and unreported on policies in force December 31, 1886.....	\$12,174 72
Gross deferred premiums on policies in force De- cember 31, 1886.....	37,391 03
Total .....	\$49,565 75
Deduct the loading on above gross amount..	12,391 44
Net amount of uncollected and deferred premiums.....	37,174 31
Total assets.....	\$10,488,599 72

## V. LIABILITIES.

Net present value of all the outstanding policies in force December 31, 1886, computed according to the Actuaries' or Combined Experience Table of Mortality, with 4 per cent. compound interest....	\$8,942,427 00
Deduct net value of risks of this Company reinsured in other solvent companies .....	7,634 00
Net reinsurance reserve.....	\$8,934,793 00
Claims for death losses and matured endowments in process of adjustment or adjusted and not due...	\$144,213 00
Claims for death losses, and other policy claims resisted by the Company.....	10,000 00
Total policy claims.....	154,213 00
Premiums paid in advance .....	2,950 24
Contingent reserve on policy account, \$85,454.42; special reserve, \$200,000.00 .....	285,454 42
Liabilities on policy-holders' account.....	\$9,377,410 66
Surplus, including capital, on policy-holders' account.....	1,111,189 06
Total liabilities.....	\$10,488,599 72

*Statement based upon a reserve established by the Act of 1879.*

Assets .....	\$10,488,599 72
Liabilities—Net value of all policies in force, com- puted according to the American Experience Table of Mortality, and $4\frac{1}{2}$ per cent. compound interest .....	\$8,426,474 00
Less net value of reinsurance.....	7,226 00
	\$8,419,248 00
All other liabilities.....	442,617 66
Surplus, including capital, on policy-holders' account.....	\$1,626,734 06

VI. PREMIUM NOTE ACCOUNT.

Premium notes, loans, or liens on hand December 31, 1885.....	\$1,267,989 89	
Received during the year.....	1,452 28	
Total.....		\$1,269,442 17

*Deductions during the year.*

Notes, loans, or liens used in payment of losses and claims .....	\$61,038 95	
Notes, loans, or liens used in purchase of surrendered policies, and void by lapse .....	34,659 91	
Notes, loans, or liens used in payment of dividends to policy-holders.....	2,590 14	
Notes, loans, or liens redeemed by makers in cash..	7,283 84	
Total reduction of premium note account.....		105,572 84
Balance note assets at the end of the year .....		\$1,163,869 33

VII. EXHIBIT OF POLICIES.

*Policies and Additions in force at the end of the previous year.*

	Number.	Amount.
Whole life policies .....	13,000	\$19,424,714 00
Endowment policies .....	5,368	6,613,051 00
All other policies.....	39	62,700 00
Reversionary additions .....	....	136,775 00

*New Policies issued during the year.*

	Number.	Amount.
Whole life policies .....	127	111,958 00
Endowment policies .....	993	1,561,163 00

*Old Policies revived during the year.*

	Number.	Amount.
Whole life policies .....	10	14,543 00
Endowment policies .....	5	6,946 00

*Additions by dividends during the year.*

	Number.	Amount.
Reversionary additions .....	....	15,024 00
Total number and amount.....	19,542	\$27,946,874 00
Deduct policies ceased to be in force.....	1,554	2,290,272 00
Total policies in force at the end of the year..	17,988	\$25,656,602 00



*Policies ceased to be in force during the year.*

	Number.	Amount.
By death.....	282	\$466,798 00
By maturity (end).....	335	302,965 00
By expiry.....	2	3,000 00
By surrender.....	196	280,030 00
By lapse.....	380	564,385 00
By change and decrease.....	146	337,845 00
By not taken.....	213	335,249 00
Total terminated.....	1,554	\$2,290,272 00

## VIII. BUSINESS IN CONNECTICUT DURING 1886.

	Number.	Amount.
Number and amount of policies in force in Connecticut December 31, 1885.....	2,216	\$2,532,543 00
Number and amount of policies issued during the year....	103	106,898 00
Totals.....	2,319	\$2,639,441 00
Deduct number and amount ceased to be in force..	184	171,894 00
Total number and amount in force Dec. 31, 1886,	2,135	\$2,467,547 00

	Number.	Amount.
Number and amount of losses and claims on policies unpaid December 31, 1885.....	4	12,258 00
Number and amount of losses and claims on policies in- curred during the year.....	105	96,782 00
Totals.....	109	\$109,040 00

	Number.	Amount.
Number and amount of losses and claims on policies paid during the year.....	103	99,600 00
Premiums collected in cash.....	....	92,822 60

**Schedule A—Real Estate owned by the Company.**

In Illinois.....	\$361,058 83
Indiana.....	534,402 93
Michigan.....	159,015 28
Wisconsin.....	86,359 51
Nebraska.....	4,350 40
Kansas.....	5,000 00
Iowa.....	13,945 50
Missouri.....	2,500 00
Vermont.....	2,000 00
New York.....	2,500 00
Ohio.....	3,600 00
Total cost value.....	\$1,174,732 45

**Schedule C—Loan on Collateral.**

	Par Val.	Market Val.	Amt. Loaned.
Willimantic Linen Co. stock.....	\$19,200	\$38,400	\$25,000 00

**Schedule E—Stocks and Bonds owned by the Company.**

	Cost Value.	Par Value.	Market Value.
<b>UNITED STATES BONDS—</b>			
United States reg. 4½ p. c., 1891,	\$104,410 00	\$100,000 00	\$110,000 00
United States reg. 4 p. c. ....	105,000 00	105,000 00	134,006 25
United States coup. 4 p. c. ....	3,221 25	3,000 00	3,858 75
<b>RAILROAD BONDS—</b>			
Erie 1st con. mort. 7 p. c. ....	120,833 75	100,000 00	133,000 00
C., M. & St. P. 1st m. 6 p. c., S. M. Div.,	50,375 00	50,000 00	59,000 00
Vermont Valley, 1871, 5 p. c. ....	103,750 00	100,000 00	107,000 00
St. Johnsb'y & L. Champlain 6 p. c.,	105,000 00	100,000 00	110,000 00
Hartford & Conn. Western 5 p. c.,	26,000 00	26,000 00	26,000 00
<b>MUNICIPAL AND COUNTY BONDS—</b>			
Mattoon city, Ill., 10 p. c. ....	9,840 00	10,000 00	9,840 00
Valley Falls township, Kan., 7 p. c.,	14,835 00	23,000 00	14,835 00
Fremont county, Ia., refund, 6 p. c.,	16,400 00	16,000 00	16,400 00
Nodaway Co., Mo., c. t. h. & jail 6 p. c.,	41,400 00	40,000 00	41,400 00
W. M. sch. dist., Hartford, 6 p. c.,	107,500 00	100,000 00	102,500 00
Ind. sch. dist. Clarinda, Ia., ref. 6 p. c.,	7,052 50	7,000 00	7,052 50
Ind. " Charitan, " "	9,090 00	9,000 00	9,090 00
Ind. " Bedford, " "	6,565 00	6,500 00	6,565 00
Ind. " Leon, " "	5,050 00	5,000 00	5,050 00
Ind. " Essex, " "	4,141 00	4,100 00	4,141 00
Ind. " Harlan, " "	1,515 00	1,500 00	1,515 00
Ind. " Indianola, " "	8,120 00	8,000 00	8,120 00
Ind. " Colfax, " "	507 50	500 00	507 50
Ind. " Eldora, " "	4,080 00	4,000 00	4,080 00
Ind. " Sidney, " "	3,075 00	3,000 00	3,075 00
Ind. " Woodbine, " "	3,052 00	3,000 00	3,052 00
Ind. " Shenan'h, " "	2,040 00	2,000 00	2,040 00
Stanbury, Mo., sch. dist. 6 p. c.,	12,060 00	12,000 00	12,060 00
Maryville, " " 7 p. c.,	21,735 00	21,000 00	21,735 00
Trenton, " " 6 p. c.,	19,800 00	20,000 00	19,800 00
Gault, " " 8 p. c.,	1,680 00	1,600 00	1,680 00
Bolckow, " " 8 p. c.,	1,048 50	1,000 00	1,048 50
Rockport, " " 7 p. c.,	9,045 00	9,000 00	9,045 00
Barnard, " " 8 p. c.,	4,522 50	4,500 00	4,522 50
Eaton, " " 8 p. c.,	2,512 50	2,500 00	2,512 50
<b>BANK STOCKS—</b>			
Charter Oak National, Hartford..	19,662 00	20,000 00	26,000 00
First " " ..	22,255 00	20,000 00	20,600 00
Ætna " " ..	3,500 00	3,500 00	4,025 00
Mercantile " " ..	6,950 00	10,000 00	9,500 00
American " " ..	36,893 00	32,000 00	44,800 00
Farm. & Mech. " " ..	4,080 00	3,700 00	3,996 0

## TRAVELERS INSURANCE COMPANY.

	Cost Value.	Par Value.	Market Value.
Phoenix National, Hartford.....	\$26,000 00	\$20,000 00	\$26,600 00
Toledo National, Toledo, O.....	9,960 00	8,300 00	9,960 00
United States, Hartford.....	5,000 00	5,000 00	10,000 00
MISCELLANEOUS—			
Hartford City Gas Light Co. stock	7,350 00	7,100 00	8,804 00
Security Co., Hartford, stock.....	10,000 00	10,000 00	13,000 00
Totals.....	\$1,086,907 00	\$1,037,800 00	\$1,171,817 00

## TRAVELERS INSURANCE COMPANY,

HARTFORD, CONN.

Commenced Business, July, 1866.

JAMES G. BATTERSON, *President.*RODNEY DENNIS, *Secretary.*

## LIFE DEPARTMENT.

## I. CAPITAL.

Amount of net or ledger assets December 31, 1885..... \$6,572,413 39

## II. INCOME DURING THE YEAR.

Cash received for premiums without deduction for commissions or other expenses.....	\$987,611 43	
On new business, \$234,669.46; on old, \$752,941.97.		
Deduct amount paid to other companies for reinsurance of policies of this Company.....	4,244 41	
Total premium income.....	\$983,367 02	
Interest on mortgage loans.....	254,680 45	
Interest on bonds owned, and dividends on stocks..	81,698 96	
Interest on other debts due the Company.....	16,769 83	
Rents.....	73,047 99	
Profit on bonds, stocks, and other property sold....	11,184 02	
Total income.....	\$1,420,748 27	
Total.....	\$7,993,161 66	

## III. DISBURSEMENTS DURING THE YEAR.

Cash paid for losses.....	\$311,605 87	
Cash paid for matured endowments..	58,293 00	
Total amount actually paid for losses and matured endowments.....		\$369,898 87
Cash paid for annuities.....		150 00
Cash paid for surrendered policies.....		58,256 85
Total paid policy-holders...	\$428,305 72	
Commissions to agents.....		115,605 64
Salaries and traveling expenses of managers of agencies, and general, special, and local agents..		10,870 67
Medical examiners' fees.....		13,356 89
Salaries and other compensation of officers and other office employes.....		37,945 49
Taxes, licenses, fines, and fees.....		9,196 93
Rent.....		1,575 04
Advertising.....		35,190 67
Sundry items: books, blanks, and stationery, \$6,732.38; express charges, \$713.84; loss ex- penses, \$2,388.00; expense, \$8,039.43; ex- change, \$1,279.33; postage, \$17.13.....		19,170 11
Total disbursements.....		\$671,217 16
Balance.....		\$7,321,944 50

## IV. ASSETS.

## AS PER LEDGER ACCOUNTS.

Real estate unencumbered, as per Schedule A....	\$1,138,106 62
Loans on bond and mortgage (first liens).....	3,416,496 85
Loans secured by pledge of bonds, stock, or other marketable collaterals, as per Schedule C.....	149,105 00
Loans made in cash to policy-holders on this Com- pany's policies, assigned as collateral.....	63,129 40
Cost value of bonds and stocks owned absolutely, as per Schedule E.....	2,087,689 47
Cash in Company's office.....	1,735 15
Cash deposited in banks.....	379,346 27
Bills receivable.....	45,250 00
Agents' ledger balances.....	41,085 74
Total net or ledger assets.....	\$7,321,944 50
Deduct depreciation from cost of assets, to bring same to market value.....	483,373 14
Total net or ledger assets, less depreciation.....	\$6,838,571 36



## OTHER ASSETS.

Interest accrued on bond and mortgage loans.....	81,290	22
Market value of bonds and stocks over cost, as per Schedule E....	24,900	41
Gross premiums due and unreported on policies in force December 31, 1886.....	\$81,006	57
Gross deferred premiums on policies in force De- cember 31, 1886.....	125,828	78
Total.....	\$206,835	35
Deduct the loading on above gross amount,	24,820	24
Net amount of uncollected and deferred premiums.....	182,015	11
Total assets.....	\$7,126,777	10

## ITEMS NOT ADMITTED.

Agents' balances.....	\$41,085	74
Bills receivable.....	45,250	00
Total admitted assets.....	\$7,040,441	36

## V. LIABILITIES.

Net present value of all the outstanding policies in force December 31, 1886, computed according to the Actuaries' or Combined Experience Table of Mortality, with 4 per cent. compound interest. . . .	\$6,045,170	00
Deduct net value of risks of this Company reinsured in other solvent companies.....	24,478	00
Net reinsurance reserve.....	\$6,020,692	00
Reserve for indemnity contracts of life policies.....	5,000	00
Death losses and matured endowments in process of adjustment, or adjusted and not due.....	\$43,262	33
Death losses, and other policy claims resisted by the Company.....	28,700	00
Total policy claims.....	71,962	33
Liabilities on policy-holders' account.....	\$6,097,654	33
Surplus on policy-holders' account.....	942,787	03
Total liabilities.....	\$7,040,441	36

*Statement based upon a Reserve established by the Act of 1879.*

Assets.....	\$7,040,441	36
Liabilities—Net present value of all policies in force, computed according to the American Experience Table of Mortality, and $4\frac{1}{2}$ per cent. compound interest.....	\$5,549,096	00
Less net value of reinsurance.....	22,420	00
	\$5,526,676	00
All other liabilities. ....	71,962	33
Surplus on policy-holders' account.....	\$1,441,803	03

## VI. EXHIBIT OF POLICIES.

*Policies in force at the end of the previous year.*

	Number.	Amount.
Whole life policies.....	12,465	\$22,372,122 00
Endowment policies.....	4,010	7,078,724 00
All other policies.....	95	355,285 00

*New Policies issued during the year.*

	Number.	Amount.
Whole life policies.....	2,296	5,325,406 00
Endowment policies.....	1,265	2,604,071 00
All other policies.....	130	640,500 00

*Old Policies revived during the year.*

	Number.	Amount.
Whole life policies.....	30	48,501 00
Endowment policies.....	9	13,467 00

*Old Policies increased during the year.*

	Number.	Amount.
Whole life policies.....	....	3,254 00
Total number and amount.....	20,300	\$38,441,330 00
Deduct policies ceased to be in force.....	1,898	4,269,705 00
Total policies in force at the end of the year..	18,402	\$34,171,625 00

*Policies ceased to be in force during the year.*

	Number.	Amount.
By death.....	171	\$352,172 00
By maturity (end).....	44	56,855 00
By expiry (term).....	13	24,000 00
By surrender.....	130	195,120 00
By lapse.....	919	1,892,300 00
By change and decrease.....	242	844,808 00
By not taken.....	379	904,450 00
Total terminated.....	1,898	\$4,269,705 00

## VII. BUSINESS IN CONNECTICUT DURING 1886.

	Number.	Amount.
Number and amount of policies in force in Connecticut, December 31, 1885.....	759	\$1,258,695 00
Number and amount of policies issued during the year....	207	506,620 00
Totals.....	966	\$1,765,315 00
Deduct number and amount ceased to be in force.....	102	242,430 00
Total number and amount in force Dec. 31, 1886,	864	\$1,522,885 00

	Number.	Amount.
Number and amount of losses and claims on policies unpaid December 31, 1885.....	1	\$1,500 00
Number and amount of losses and claims on policies incurred during the year.....	8	14,435 00
Totals .....	9	\$15,935 00
Number and amount of losses and claims on policies paid during the year.....	9	\$15,935 00
Premiums collected in cash.....		75,489 89

**Schedule A—Real Estate owned by the Company.**

In Illinois.....	\$243,345 65
Indiana.....	673,588 80
Wisconsin.....	2,456 99
Colorado.....	12,427 03
Minnesota.....	948 37
Kansas.....	37,150 60
Hartford.....	81,030 72
Dakota.....	64,329 00
Expense of foreclosures.....	22,829 46
Total cost value.....	\$1,138,106 62
Deduct depreciation.....	483,373 14
Valuation .....	\$654,733 48

**Schedule C—Loans on Collateral.**

	Par Val.	Market Val.	Amt. Loaned.
Jacksonville, Tampa & K. West R.R. bds.,	\$67,000	\$67,000	\$50,000 00
Phoenix Ins. Co. stock, Hartford.....	500	950	500 00
Citizens Ditch and Land Co. bonds, Col..	90,000	58,500	40,000 00
Sundry chattel mort. notes, dated at Abilene, Kansas .....	13,104	13,104	5,000 00
Kan. Farm Mort. Co. stk., Abilene, Kan..	49,600	37,200	25,000 00
Sundry Western mortgage loans.....	4,400	4,400	4,000 00
Eagle Lock Co. stock, Terryville, Conn.,	100	360 }	450 00
S. N. E. Tel. stock, New Haven, Conn.,	200	172 }	
S. N. E. Tel. stock, New Haven, Conn.,	700	602 }	800 00
Ætna Life Ins. Co. stock, Hartford, Conn.,	100	200 }	
Travelers Ins. Co. stock, Hartford, Conn.,	5,000	14,150	5,000 00
Chi., B. & Q. R. R. Co. stock.....	500	680	415 00
Hartford Sil. Pl. Co. st'k, Hartford, Conn.,	20,000	20,000	9,990 00
Del Norte Land & Canal Co. bond, Colorado	100	750 }	750 00
Penn. R. R. Co. stock.....	600	681 }	
Travelers Ins. Co. stock, Hartford, Conn.,	500	1,415	1,200 00
Hartford Trust Co.....	2,000	2,400 }	3,000 00
Jewell Pin Co. stock, Hartford, Conn.,	500	500 }	
Hfd. Electric Light Co. st'k, Hartf'd, Conn.	500	500 }	3,000 00
Hfd. City Gas Lt. Co. stock, Hartf'd, Conn.	2,500	3,100 }	
Totals.....	\$257,904	\$226,664	\$149,105 00

**Schedule E—Stocks and Bonds owned by the Company.**

COUNTY AND MUNICIPAL BONDS—	Cost Value.	Par Value.	Market Value.
Atchison County, Kan.....	\$4,525 00	\$4,500 00	\$4,500 00
Clark     "     Dak., sch. dist.,	5,952 00	6,200 00	6,200 00
Traill     "     "     .....	1,500 00	1,500 00	1,500 00
Otter Tail     "     Minn.....	45,500 00	50,000 00	50,000 00
Butler     "     Neb.....	57,085 00	49,000 00	56,840 00
Middletown, Conn., town.....	10,786 67	10,000 00	10,500 00
Parkdale, Ont.,     "     .....	11,765 00	10,000 00	11,950 00
Collingswood, Ont.,     "     school..	9,750 00	9,750 00	10,578 75
Almonte,     "     "     .....	14,531 33	14,900 00	14,900 00
Paris, Ont., town, water works ...	8,567 75	8,000 00	8,960 00
Windsor, Ont., town.....	11,124 84	10,615 31	11,358 38
Coaticook, Quebec, town.....	25,375 00	25,000 00	25,875 00
Frankfort, Dak., township, school,	1,455 00	1,500 00	1,500 00
Lancaster, Kan,     "     railroad,	14,850 00	15,000 00	15,000 00
Lakin,     "     "     bridge..	7,455 00	7,000 00	7,700 00
Oswego,     "     "     .....	10,000 00	10,000 00	10,000 00
Crawford,     "     "     railroad,	23,875 00	25,000 00	25,000 00
Indianapolis, Ind., city.....	7,766 66	10,000 00	10,000 00
Pueblo, Col., city water.....	22,736 25	21,500 00	22,736 25
Jacksonville, Fla., city sanitary...	4,000 00	4,000 00	4,000 00
Montgomery, Ala., city.....	25,000 00	25,000 00	25,000 00
Topeka, Kan., city.....	34,686 84	44,000 00	44,000 00
Ottawa, Kan., city.....	8,160 00	8,000 00	8,160 00
Sherbrooke, Quebec, city.....	30,750 00	30,000 00	31,500 00
Hartford, Conn., city.....	10,600 00	10,000 00	10,600 00
Quebec, city.....	49,000 00	50,000 00	49,000 00
Montreal, Quebec, city school....	13,647 83	13,000 00	15,990 00
Montreal, Quebec, city school....	13,532 10	13,000 00	14,105 00
Montreal, Quebec, city harbor....	21,010 40	20,000 00	23,600 00
Montreal, Quebec, city harbor....	15,450 00	15,000 00	15,900 00
Montreal, Quebec, city abattoirs...	4,477 50	4,500 00	4,477 50
St. Thomas, Ont., city.....	33,765 00	30,000 00	34,650 00
RAILROAD BONDS—			
Lake Shore & Michigan Southern,	2,110 00	2,000 00	2,440 00
Keokuk & Des Moines.....	4,950 00	10,000 00	10,600 00
Canadian Pacific.....	49,000 00	50,000 00	49,500 00
St. Louis & San Francisco.....	100,500 00	100,000 00	112,000 00
Chic., Mil. & St. Paul.....	65,000 00	50,000 00	65,000 00
Stillwater & St. Paul.....	32,690 00	28,000 00	32,760 00
Toledo, A. A. & Grand Trunk...	25,500 00	25,000 00	26,250 00
Staten Island Rapid Transit....	29,000 00	25,000 00	29,250 00
Knoxville & Ohio.....	40,850 00	40,000 00	40,850 00
RAILROAD STOCKS—			
New York Cen. & Hud. River....	160,425 00	150,000 00	169,500 00
Chicago, Rock Island & Pacific..	52,987 50	40,000 00	50,400 00
Central Pacific.....	46,612 50	50,000 00	21,500 00



## TRAVELERS INSURANCE COMPANY

	Cost Value.	Par Value.	Market Value.
Chicago & Northwestern, common	236,775 00	200,000 00	230,000 00
Missouri Pacific.....	52,500 00	50,000 00	53,500 00
Chic., Mil. & St. Paul, (preferred)	35,400 00	30,000 00	35,400 00
BANK STOCKS—			
Nat. Exchange, Hartford, Conn..	43,046 50	30,000 00	39,000 00
Farm. & Mech. Nat., “ “ ..	14,696 99	9,000 00	9,810 00
American “ “ “ ..	24,566 50	18,400 00	25,760 00
Phoenix “ “ “ ..	40,692 00	26,800 00	35,644 00
Mercantile “ “ “ ..	10,200 00	10,000 00	9,500 00
Hartford “ “ “ ..	159,511 25	100,000 00	162,000 00
First “ “ “ ..	10,488 38	10,000 00	10,200 00
Charter Oak “ “ “ ..	19,982 25	15,400 00	20,790 00
Thames Nat., Norwich, Conn....	35,000 00	25,000 00	35,000 00
Metropolitan Nat., New York, N.Y.	8,615 63	5,500 00	1,815 00
Amer. Ex. “ “ “ ..	21,413 00	20,000 00	27,000 00
Mer. Ex. “ “ “ ..	11,912 79	12,000 00	12,240 00
National Bank of Commonwealth, Boston, Mass.....	11,212 75	10,000 00	12,500 00
Atlas National, Boston, Mass....	11,900 00	10,000 00	11,800 00
Connecticut Trust & Safe Deposit Co., Hartford, Conn.....	29,400 00	35,000 00	49,000 00
Security Co., Hartford, Conn....	14,736 25	14,000 00	18,200 00
Citizens, Minneapolis, Minn.....	5,000 00	5,000 00	5,000 00
American Nat., Kansas City, Mo.	10,000 00	10,000 00	10,000 00
MISCELLANEOUS—			
Hartford City Gas Light Co. stock	28,635 01	15,000 00	18,600 00
Fort Smith & Van Buren Bridge Co. bonds.....	52,500 00	50,000 00	52,500 00
Kalamazoo Street Railway Co...	31,200 00	32,000 00	31,200 00
Totals.....	\$2,087,689 47	\$1,869,065 31	\$2,112,589 88

## ACCIDENT DEPARTMENT.

## I. CAPITAL.

Capital stock paid up in cash.....	\$600,000 00
Amount of net or ledger assets December 31, 1885.....	\$2,588,090 42

## II. INCOME DURING THE YEAR.

Cash received for premiums without deduction for commissions or other expenses.....	\$1,943,644 64
Interest on mortgage loans.....	2,431 87
Interest on bonds owned, and dividends on stocks..	74,139 81
Interest on other debts due the Company.....	4,542 17
Rents.....	9,987 87
Balance of profit and loss account.....	20,427 44
Total income.....	\$2,055,173 80
Total.....	\$4,643,264 22

## III. DISBURSEMENTS DURING THE YEAR.

Cash paid for losses.....	\$888,738 82
Total paid policy-holders....	\$888,738 82
Dividends to stockholders.....	84,000 00
Commissions to agents.....	509,807 74
Salaries and traveling expenses of managers of agencies, and general, special, and local agents,	112,942 04
Medical examiners' fees.....	11,325 36
Salaries and other compensation of officers and other office employés.....	102,969 49
Taxes, licenses, fines, and fees.....	29,754 61
Rents.....	26,061 21
Furniture and fixtures and safes for home and agency offices.....	2,440 31
Advertising.....	68,223 50
Sundry items: books, blanks, and stationery, \$20,- 999.89; express charges, \$8,475.68; loss expenses, \$12,048.85; expense, \$12,137.77; exchange, \$1,- 995.13; postage, \$18,208.75.....	73,866 07
Total disbursements.....	\$1,910,129 15
Balance.....	\$2,733,135 07

## IV. ASSETS.

## AS PER LEDGER ACCOUNTS.

Real estate unencumbered, as per Schedule A.....	\$109,696 63
Loans on bonds and mortgages (first liens).....	66,950 00
Loans secured by pledge of bonds, stocks, or other marketable collaterals, as per Schedule C.....	193,190 75
Cost value of bonds and stocks owned absolutely, as per Schedule E.....	1,779,418 11
Cash in Company's office.....	743 27
Cash deposited in bank.....	195,758 18
Bills receivable.....	145,649 87
Agents' ledger balances.....	241,728 26
Total net or ledger assets.....	\$2,733,135 07
Deduct depreciation from cost of assets....	276,737 92
Total net or ledger assets, less depreciation.....	\$2,456,397 15

## OTHER ASSETS.

Interest accrued but not yet due on bond and mortgage loans.....	2,129 30
Total assets.....	\$2,458,526 45

## ITEMS NOT ADMITTED.

Agents' balances.....	\$241,728 26
Bills receivable.....	145,649 87
Total.....	387,378 13
Total assets (less items not admitted).....	\$2,071,148 32

## V. LIABILITIES.

Reinsurance reserve December 31, 1886, computed at 50 per cent. of premiums received on policies in force.....	\$677,457 68
Death and disability losses in process of adjustment, or adjusted and not due.....	\$89,225 00
Claims for losses resisted by the Company.....	86,000 00
Total policy claims.....	175,225 00
Amount due for salaries, rents, and office expenses.....	10,000 00
Liabilities on policy-holders' account.....	\$862,682 68
Surplus, including capital, on policy-holders' account.....	1,208,465 64
Total liabilities.....	\$2,071,148 32

## VI. EXHIBIT OF POLICIES.

*Policies in force at end of previous year.*

	Number.	Amount.
Accident policies.....	75,110	\$193,384,708

*New Policies issued during the year.*

	Number.	Amount.
Accident policies.....	107,259	246,990,255
Total number and amount.....	182,369	\$440,374,963
Deduct policies ceased to be in force.....	108,580	234,022,853
Total policies in force at end of the year.....	73,789	\$206,352,110

*Policies ceased to be in force during the year.*

	Number.	Amount.
By death.....	223	\$431,900
By expiry.....	108,357	233,590,953
Total terminated.....	108,580	\$234,022,853

## VII. BUSINESS IN CONNECTICUT DURING 1886.

	Number.	Amount.
Number and amount of policies in force in Connecticut December 31, 1885.....	1,668	\$4,269,680 00
Number and amount of policies issued during the year....	2,406	5,571,000 00
Totals.....	4,074	\$9,840,680 00
Deduct number and amount ceased to be in force..	2,053	5,161,080 00
Total number and amount in force Dec. 31, 1886,	2,021	\$4,679,600 00

	Number.	Amount.
Number and amount of losses and claims on policies incurred during the year.....	178	\$8,635 48
Number and amount of losses and claims on policies paid during the year.....	178	8,635 48
Premiums collected.....		35,516 55

**Schedule A—Real Estate owned by the Company.**

In Illinois.....	\$20,417 20
Indiana.....	80,096 80
Colorado.....	4,135 04
Stanstead, P. Q.....	2,400 00
Elsewhere.....	343 67
Expenses of foreclosures.....	2,303 92
Total.....	\$109,696 63
Deduct depreciation.....	31,852 96
Valuation.....	\$77,843 67



**Schedule C—Loans on Collateral.**

	Par Val.	Market Val.	Amt. Loaned.
Mort. on real estate, Dickinson Co., Kan..	\$100,000	\$120,000	\$99,190 75
The Uncompahgre Canal Co., bonds, Col..	50,000	50,000	50,000 00
The Del Norte, Col., Land & Canal Co. bds.,	27,000	27,000	25,000 00
Meriden Britannia Co. stock.....	22,450	89,800	9,000 00
Chicago, Burlington & Quincy R. R. stock,	10,000	13,600	10,000 00
Totals.....	\$209,450	\$300,400	\$193,190 75

**Schedule E—Stocks and Bonds owned by the Company.**

	Cost Value.	Par Value.	Market Value.
<b>UNITED STATES AND STATE BONDS—</b>			
United States 4½ p.c. reg., 1891..	\$160,639 25	\$150,000 00	\$165,750 00
Connecticut.....	5,614 66	5,000 00	5,000 00
Tennessee.....	26,677 50	32,000 00	20,960 00
<b>COUNTY AND MUNICIPAL BONDS—</b>			
Johnson County, Ill.....	23,385 61	23,000 00	23,000 00
Wayne “ “.....	16,625 82	17,000 00	17,000 00
White “ “.....	8,060 44	8,500 00	8,500 00
Rio Arriba “ N. M.....	14,896 00	15,200 00	15,200 00
Sch. Dist. No. 84, Cass Co., Dak.,	1,500 00	1,500 00	1,500 00
Sch. Dist. No. 1, Montrose Co. Col.,	8,000 00	8,000 00	8,000 00
Bloomfield, Conn., town.....	30,000 00	30,000 00	30,000 00
Pitkin, Col., town.....	3,500 00	3,500 00	3,500 00
Howard Township, Kan.....	20,441 43	24,000 00	24,000 00
Paw Paw “ “.....	6,813 50	8,000 00	8,000 00
Elizabeth, N. J., city.....	9,593 33	10,000 00	5,000 00
Lima, Ohio, city.....	15,980 00	16,000 00	16,000 00
Richmond, Va., city.....	30,937 50	30,000 00	30,900 00
Levis, Quebec, town.....	29,861 00	29,846 40	29,846 40
<b>RAILROAD BONDS—</b>			
Indianapolis & Cincinnati.....	13,160 00	14,000 00	14,560 00
Chicago, Burlington & Quincy...	3,000 00	6,000 00	5,880 00
Columbus & Western.....	53,000 00	50,000 00	50,000 00
<b>RAILROAD STOCKS—</b>			
Chicago, Burlington & Quincy...	122,927 25	110,000 00	149,600 00
Illinois Central.....	51,156 25	40,000 00	52,800 00
Pennsylvania.....	207,515 67	172,050 00	195,276 75
Union Pacific.....	23,462 50	20,000 00	12,350 00
Chicago, Mil. & St. Paul preferred,	8,543 75	10,000 00	11,800 00
Chicago, Mil. & St. Paul common,	19,798 50	20,000 00	18,000 00
Chicago & Northwestern preferred,	23,268 75	20,000 00	28,000 00
Chicago & Alton, common.....	22,318 75	21,000 00	29,400 00
Illinois Central, leased line.....	8,644 00	10,000 00	9,400 00
<b>BANK STOCKS—</b>			
Farmers & Mech. Natl., Hartford,	17,863 38	13,200 00	14,388 00
American “ “.....	13,782 50	12,500 00	17,500 00
City “ “.....	42,839 75	38,000 00	34,200 00

	Cost Value.	Par Value.	Market Value.
Phoenix National, Hartford.....	52,487 50	35,900 00	47,747 00
Ætna " " .....	27,601 87	22,300 00	25,645 00
Mercantile " " .....	9,982 00	10,000 00	9,500 00
New Britain National, New Britain	14,540 00	12,000 00	18,000 00
First National, Wallingford.....	29,025 00	30,000 00	31,800 00
Nassau, New York.....	6,000 00	5,000 00	6,650 00
Nat. Bank of Commerce, New York	13,975 00	10,000 00	17,800 00
Nat. Shoe and Leather, New York	4,455 00	3,300 00	4,455 00
St. Paul National, St. Paul, Minn.	10,000 00	10,000 00	11,500 00
First National, Morris, Minn.....	17,540 00	12,600 00	12,600 00
Hartford Trust Co., Hartford....	43,620 15	45,000 00	54,000 00
MISCELLANEOUS—			
Western Union Tel. Co. stock ...	18,192 00	20,300 00	15,225 00
Pullman Palace Car Co. b'ds, 7 p. c.	21,157 50	20,000 00	20,600 00
Pullman " " 8 p. c.	20,890 00	18,000 00	20,700 00
Grand River, Col., Ditch Co. bonds	85,000 00	45,000 00	22,500 00
North Poudre, Col., Land, Canal, and Reservoir Co. bonds.....	50,000 00	50,000 00	37,500 00
Fort Morgan, Col., Land & Canal Co. bonds.....	120,000 00	100,000 00	75,000 00
Del Norte, Col., Land & Canal Co. bonds.....	133,825 00	83,000 00	41,500 00
Citiz'ns, Col., Ditch & Land Co. bds.	15,320 00	10,000 00	6,500 00
Uncompahgre, Col., Canal Co. bds.	42,000 00		
Totals.....	\$1,799,418 11	\$1,510,696 40	\$1,534,533 15



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ASSESSMENT COMPANIES  
OF CONNECTICUT.

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## CONNECTICUT BENEFIT ASSOCIATION,

NEW HAVEN, CONN.

Commenced Business, 1885.

D. M. CORTHELL, *President*.F. H. COGSWELL, *Secretary*.

## I. BALANCE SHEET.

Amount of net or ledger assets December 31, 1885.....	None.
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## II. INCOME DURING THE YEAR.

Cash received for membership fees .....	\$66 00	
Cash received for dues .....	340 25	
For assessments.....	None.	
For medical examiners' fees .....	20 00	
Total income .....		\$426 25

## III. DISBURSEMENTS DURING THE YEAR.

Commissions and fees retained by or paid to agents,	\$66 00	
Commissions and fees retained by or paid to officers and directors.....	75 37	
Salaries and traveling expenses of managers of agencies, and general, special, and local agents..	247 95	
Medical examiners' fees, whether paid direct by members or otherwise.....	20 00	
Sundry items: Blanks and printing, \$5.40; sta- tionery, \$2.35; postage, \$8.43; miscellaneous, 75 cents.....	16 93	
Total expenses.....	\$426 25	
Total disbursements.....		\$426 25

## IV. ASSETS.

None.

## V. LIABILITIES.

None.

## VI. EXHIBIT OF CERTIFICATES.

	Number.	Amount.
Certificates in force December 31, 1885.....	155	\$245,500 00
Issued during the year 1886.....	36	35,500 00
Totals.....	191	\$281,000 00
Number and amount ceased to be in force .....	42	64,000 00
In force December 31, 1886.....	149	\$217,000 00

## VII. BUSINESS IN CONNECTICUT.

<i>Life.</i>		
	Number.	Amount.
Number and amount of certificates in force in Connecticut December 31, 1885 .....	155	\$245,500 00
Number and amount of certificates issued during the year,	36	35,500 00
Totals.....	191	\$281,000 00
Deduct number and amount which have ceased to be in force during the year.....	42	64,000 00
Total number and amt. in force Dec. 31, 1886,	149	\$217,000 00

## HARTFORD LIFE AND ANNUITY INSURANCE COMPANY,

HARTFORD, CONN.

Commenced Business, January, 1880.

FREDERICK R. FOSTER, *President.*STEPHEN BALL, *Secretary.*

## ASSESSMENT DEPARTMENT.

## I. BALANCE SHEET.

Amount of net or ledger assets December 31, 1885..... \$418,623 84

## II. INCOME DURING THE YEAR.

Cash received for membership fees, without deduction for commissions or other expenses.....	\$47,176 50
Cash received for annual dues.....	147,018 33
Cash received for assessments.....	534,237 54
Received for medical examiners' fees.....	10,664 00
Cash received for accumulated fund.....	84,120 55
For expense of collections.....	6,354 00
For taxes.....	4,999 08
Total paid by members..... \$834,570 00	
Interest on funds and bonds, and dividends on stocks,	11,023 11
Total income.....	\$845,593 11
Total ... ..	\$1,264,216 95

## III. DISBURSEMENTS DURING THE YEAR.

Cash paid for losses.....	\$535,140 00	
Annual payments and assessments returned to mem- bers.....	487 56	
Cash dividends to members.....	12,676 44	
Total paid members.....		\$548,304 00
Commissions and fees retained by or paid to agents.....		99,690 25
Salaries and traveling expenses of managers of agencies, general, special, and local agents.....		6,559 14
Medical examiners' fees, whether paid direct by members or other- wise.....		15,881 53
Salaries and other compensation of officers and other office employes,		27,454 35
Taxes, licenses, and fees.....		4,948 45
Dividends to stockholders.....		20,000 00
Sundry items: Advertising, \$2,024.99; rent, \$3,968.54; blanks and printing, \$3,203.64; postage, \$5,244.26; miscellaneous, \$5,915.61,		20,357 04
Total expenses.....	\$194,890 76	
Total disbursements.....		\$743,194 76
Balance.....		\$521,022 19

## IV. ASSETS.

## AS PER LEDGER ACCOUNTS.

Cost value of bonds and stocks owned absolutely, as per schedule D.....	\$5,207 75	
Cash in Company's office.....	2,409 64	
Cash deposited in banks on reserve fund account, deposited with Security Company, trustee of the funds of the Company's assessment department..	485,798 57	
All other cash deposits, First National Bank.....	27,606 23	
Total net or ledger assets.....		\$521,022 19

## OTHER ASSETS.

Due from members for claims not yet assessed.....	\$38,406 30	
Mortuary assessments, not yet due.....	128,000 00	166,406 30
Total assets.....		\$687,428 49

## V. LIABILITIES.

Claims for death losses due and unpaid.....	\$6,000 00	
Claims for death losses in process of adjustment or adjusted and not due.....	21,000 00	
Claims for death losses reported, for which assessments have not been made.....	88,000 00	
Claims for death losses resisted.....	22,000 00	
Advanced assessments.....	12,949 38	
Total liabilities.....		\$149,949 38



## VI. EXHIBIT OF CERTIFICATES.

	Number.	Amount.
In force at end of previous year .....	18,750	\$50,609,000 00
Issued during the year .....	4,444	11,574,000 00
Total number and amount .....	23,194	\$62,183,000 00
Deduct certificates ceased to be in force .....	3,004	8,614,000 00
In force December 31, 1886 .....	20,190	\$53,569,000 00

*Certificates ceased to be in force during the year.*

	Number.	Amount.
By death .....	210	\$564,000 00
By lapse .....	2,794	8,050,000 00
Total terminated .....	3,004	\$8,614,000 00

## VII. BUSINESS IN CONNECTICUT DURING 1886.

	Number.	Amount.
Number and amount of certificates in force in Connecticut December 31, 1885 .....	3,942	\$7,706,500 00
Number and amount of certificates issued during the year,	601	1,325,500 00
Totals .....	4,543	\$9,032,000 00
Deduct number and amount ceased to be in force ..	420	820,500 00
Total number and amount in force Dec. 31, 1886,	4,123	\$8,211,500 00

	Number.	Amount.
Number and amount of losses on certificates in Connecticut unpaid at end of previous year .....	7	\$12,000 00
Number and amount of losses incurred during the year...	57	113,700 00
Number and amount of losses paid during the year .....	48	93,700 00

**Schedule D—Bonds owned by the Company.**

	Cost Value.	Par Value.	Market Value.
RAILROAD BONDS—			
Erie Con. 1st mort., 7 p. c. ....	\$5,207 75	\$4,000 00	\$5,207 75

## MUTUAL BENEFIT LIFE COMPANY,

HARTFORD, CONN.

Commenced Business, July, 1869.

ALFRED R. GOODRICH, *President.*DEWITT J. PEEK, *Secretary.*

## I. BALANCE SHEET.

Amount of net or ledger assets December 31, 1885.....	\$130,961 37
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## II. INCOME DURING THE YEAR.

Cash received for membership fees.....	\$6,817 68	
Cash received for dues.....	9,186 60	
For assessments.....	63,419 20	
For collections.....	646 00	
For security deposit fund.....	1,040 05	
For guarantee deposit fund.....	121 96	
For reserve fund.....	2,650 62	
For endowment fund of 1881.....	1,479 86	
For endowment fund of 1882.....	1,872 95	
For endowment fund of 1883.....	199 84	
For endowment fund of 1884.....	333 64	
For endowment fund of 1885.....	544 92	
For endowment fund of 1886.....	226 75	
For interest.....	719 33	
Total income.....		89,259 40
Total.....		\$220,220 77

## III. DISBURSEMENTS DURING THE YEAR.

Cash paid for death and injury claims.....	\$69,954 09	
Commissions and fees retained by or paid to agents	6,184 25	
For postage.....	608 16	
For expenses, office rent, advertising and printing..	3,120 31	
For salaries, officers and employes.....	5,475 00	
For interest.....	71 61	
For profit and loss.....	1,000 00	
Total disbursements.....		\$86,413 42
Balance.....		\$133,807 35

## IV. ASSETS.

Loans on bond and mortgage.....	\$27,075 00	
Loans secured by collateral.....	6,850 00	
Advanced to pay death losses, assessments in process of collection.....	6,451 28	
Due from stockholders.....	86,000 00	
Cash in Company's office.....	1,652 72	
Cash in bank.....	5,778 35	
Total assets.....		\$133,807 <sup>35</sup> 35

## V. LIABILITIES.

Due security deposit fund.....	\$5,623 30	
Due guarantee deposit fund.....	1,821 96	
Due mutual reserve fund.....	5,801 70	
Due endowment, 1881, fund.....	6,013 65	
Due " 1882, " .....	6,618 35	
Due " 1883, " .....	503 70	
Due " 1884, " .....	689 20	
Due " 1885, " .....	891 84	
Due " 1886, " .....	226 75	
Due assessment accounts.....	4,289 11	
Due stockholders.....	14,000 00	
Liabilities.....		\$46,479 56

## EXHIBIT OF CERTIFICATES.

*Life Department.*

	Number.	Amount.
Certificates in force December 31, 1885.....	2,801	\$4,903,000 00
Issued during the year 1886.....	834	1,438,000 00
Totals.....	3,635	\$6,341,000 00
Number and amount ceased to be in force.....	851	1,515,000 00
In force December 31, 1886.....	2,784	\$4,826,000 00

*Accident Department.*

	Number.
In force December 31, 1885.....	711
Issued in year 1886.....	405
Total.....	1,116
Lapsed in year 1886.....	416
In force December 31, 1886.....	700

## VII. BUSINESS IN CONNECTICUT DURING 1886.

*Life.*

	Number.	Amount.
Number and amount of certificates in force in Connecticut December 31, 1885.....	531	\$637,000 00
Number and amount of certificates issued during the year..	59	73,000 00
Totals .....	590	\$710,000 00
Deduct number and amount which have ceased to be in force during the year.....	40	70,000 00
Total number and amt. in force Dec. 31, 1886,	550	\$640,000 00

*Accident.*

	Number.
Certificates in force December 31, 1885.....	86
Issued during the year.....	45
Total.....	131
Lapsed in 1886.....	42
In force December 31, 1886.....	89

**Schedule A—Loans on Collateral.**

	Par Val.	Market Val.	Amt. Loaned.
Pitts., Ft. Wayne & Chicago R. R. stock ..	\$1,500	\$2,175	\$2,000 00
Mortgage notes deposited with U. S. Bank, Hartford .....	4,900	4,900	4,850 00
Totals .....	\$6,400	\$7,075	\$6,850 00





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L I F E

INSURANCE COMPANIES

OF OTHER STATES.

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ABSTRACTS COMPILED FROM THEIR ANNUAL STATE-  
MENTS, SHOWING THEIR CONDITION ON THE  
31ST DAY OF DECEMBER, 1886.

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## BERKSHIRE LIFE INSURANCE COMPANY.

PITTSFIELD, MASS.

Commenced Business, September, 1851.

WILLIAM R. PLUNKETT, *President.*JAMES W. HULL, *Secretary.**Attorney in Connecticut, INSURANCE COMMISSIONER.*

## I. CAPITAL.

Amount of capital paid up in cash.....	\$25,500 00	
Amount of net or ledger assets December 31, 1885.....		\$3,662,386 21
Decrease from certain contingent liabilities canceled .....		1,482 22
		<u>\$3,660,903 99</u>

## II. INCOME DURING THE YEAR.

Cash received for premiums without deductions for commissions or other expenses .....	\$665,537 09	
Premium notes, loans, or liens taken in part payment for premiums....	39,520 07	
Premiums paid by surrendered policies,	6,145 48	
Premiums on new business, \$209,- 290.67; on old, \$501,911.97.		
Total .....	\$711,202 64	
Deduct premium paid for reinsurance,	5,406 84	
Total premium income.....	\$705,795 80	
Interest on mortgage loans.....	129,806 32	
Interest on bonds owned, and dividends on stocks..	28,538 89	
Interest on premium notes, loans, or liens.....	8,373 97	
Interest on other debts due the Company.....	5,111 74	
Discount on claims paid in advance.....	311 29	
Rents for use of Company's property.....	15,801 26	
Profit on bonds and stocks sold.....	1,010 16	
Total income.....		<u>\$894,749 43</u>
Total.....		<u>\$4,555,653 42</u>



## III. DISBURSEMENTS DURING THE YEAR.

Cash paid for losses and additions...	\$188,689	57
Premium notes, loans, or liens used in payment of same.....	1,586	43
Cash paid for matured endowments and additions.....	258,031	39
Premium notes, loans, or liens used in payment of same.....	7,194	61
Total.....	\$455,502	00
Deduct amount received, re-insured .....	5,000	00
Total amount actually paid for losses and matured endowments.....	\$450,502	00
Cash paid for surrendered policies and additions...	117,479	91
Premium notes, loans, or liens used in purchase of same and void by lapse.....	8,235	57
Cash surrender values applied in payment of premiums.....	6,145	48
Cash dividends paid to policy-holders.....	103,792	39
Total paid policy-holders....	\$686,155	35
Commissions to agents.....	72,019	33
Dividends to stockholders.....	1,785	00
Salaries and traveling expenses of managers of agencies, and general, special, and local agents..	20,377	87
Medical examiners' fees.....	9,904	00
Salaries and other compensation of officers and other office employes.....	22,397	64
State and local taxes in State where organized, \$5,959.35 taxes, licenses, fines, and fees in other States, \$9,037.41; total.....	14,996	76
Rents.....	5,097	04
Advertising.....	5,367	87
Miscellaneous expenses.....	14,726	17
Total disbursements.....	\$852,827	03
Balance.....	\$3,702,826	39

## IV. ASSETS.

## AS PER LEDGER ACCOUNTS.

Real estate unencumbered, as per Schedule A.....	\$414,560	02
Loans on bond and mortgage (first liens).....	2,210,306	07
Loans secured by pledge of bonds, stocks, or other marketable collaterals, as per Schedule C.....	131,884	00
Premium notes, loans, or liens on policies in force..	149,388	97
Cost value of bonds and stocks owned absolutely, as per Schedule E.....	615,645	25
Cash in Company's office.....	228	93

Cash deposited in banks.....	166,729 69	
Agents' ledger balances.....	12,041 30	
Sundry debts.....	2,042 16	
Total net or ledger assets .....	\$3,702,826 39	
Deduct depreciation from cost of real estate,	5,238 03	
Total net or ledger assets, less depreciation.....	\$3,697,588 36	

## OTHER ASSETS.

Interest due and accrued on bond and mortgage loans .....	39,912 68	
Interest due and accrued on bonds and stocks.....	88 54	
Interest due and accrued on collateral loans.....	177 40	
Interest accrued on premium notes, loans, or liens.....	4,884 90	
Market value of bonds and stocks over cost, as per Schedule E....	57,654 75	
Gross premiums due and unreported on policies in force December 31, 1886.....	\$27,070 99	
Gross deferred premiums on policies in force Decem- ber 31, 1886 .....	52,718 86	
Total .....	\$79,789 85	
Deduct the loading on above gross amount..	15,957 97	
	63,831 88	
Total.....	\$3,864,138 51	

## ITEMS NOT ADMITTED.

Agents' balances.....	\$12,041 30	
Sundry debts.....	2,042 16	
Total .....	14,083 46	
Total assets (less items not admitted) .....	\$3,850,055 05	

## V. LIABILITIES.

Net present value of all the outstanding policies in force December 31, 1886, computed according to the Actuaries' or Combined Experience Table of Mortality, with 4 per cent. compound interest....	\$3,350,303 00	
Deduct net value of risks reinsured.....	15,671 00	
	\$3,334,632 00	
Claims for death losses and matured endowments in process of adjustment, or adjusted and not due ..	\$45,880 00	
Claims for death loss resisted by the Company....	3,000 00	
Total policy claims.....	48,880 00	
Unpaid dividends of surplus, or other profits, due policy-holders....	2,700 19	
Premiums paid in advance.....	14,279 42	
Sundry ledger credits.....	2,415 46	
Liabilities on policy-holders' account.....	\$3,402,907 07	
Surplus, including capital, on policy-holders' account.....	447,147 98	
Total liabilities.....	\$3,850,055 05	

## VI. PREMIUM NOTE ACCOUNT.

Premium notes, loans, or liens on hand December

31, 1885.....	\$142,455 24	
Received during the year.....	39,520 07	
Total .....		\$181,975 31

*Deductions during the year.*

Notes, loans, or liens used in payment of losses and claims .....	\$8,781 04	
Notes, loans or liens used in purchase of surrendered policies and void by lapse .....	8,235 57	
Notes, loans, or liens redeemed by makers in cash ..	15,569 73	
Total reduction of premium note account.....		32,586 34
Balance note assets at end of year.....		\$149,388 97

## VII. EXHIBIT OF POLICIES.

*Policies in force at the end of the previous year.*

	Number.	Amount.
Whole life policies.....	3,691	\$8,971,379 00
Endowment policies.....	2,965	6,313,364 00
All other policies.....	431	796,500 00
Reversionary additions.....	....	128,071 00

*New Policies issued during the year.*

	Number.	Amount.
Whole life policies.....	1,365	2,799,700 00
Endowment policies.....	557	1,460,010 00

*Old Policies revived during the year.*

	Number.	Amount.
Whole life policies.....	19	37,000 00
Endowment policies.....	19	31,500 00

*Policies extended by Act of 1861.*

	Number.	Amount.
All other policies.....	32	61,000 00

*Policies extended under Act of 1880.*

	Number.	Amount.
Whole life policies.....	21	2,385 00
Endowment policies.....	28	9,559 00

*Additions by Dividends.*

	Number.	Amount.
Reversionary additions.....	....	198,320 00
Total number and amount .....	9,128	\$20,808,788 00
Deduct policies ceased to be in force.....	1,306	2,931,561 00
Total policies in force at end of the year .....	7,822	\$17,877,227 00

*Policies ceased to be in force during the year.*

	Number.	Amount.
By death.....	93	\$211,456 00
By maturity (end).....	117	265,226 00
By expiry (term).....	44	113,050 00
By surrender.....	148	457,436 00
By lapse.....	411	883,343 00
By change and decrease.....	....	14,000 00
By transfer.....	12	24,000 00
By not taken.....	481	963,350 00
Total terminated.....	1,306	\$2,931,561 00

## VIII. BUSINESS IN CONNECTICUT DURING 1886.

	Number.	Amount.
Number and amount of policies in force in Connecticut December 31, 1885.....	120	\$198,099 00
Number and amount of policies issued during the year....	162	225,500 00
Totals.....	282	\$423,599 00
Deduct number and amount ceased to be in force..	82	108,933 00
Total number and amount in force Dec. 31, 1886,	200	\$314,666 00

	Number.	Amount.
Number and amount of losses and claims on policies in- curred during the year.....	1	\$1,034 00
Number and amount of claims paid in year.....	1	1,034 00
Premiums collected in cash during the year.....	....	8,498 59

**Schedule A—Real Estate owned by the Company.**

In Massachusetts .....	\$206,574 71
Indiana .....	203,829 43
Philadelphia, Penn.....	4,155 88
Total.....	\$414,560 02
Less assumed depreciation .....	5,238 03
Total.....	\$409,321 99

**Schedule C—Loans on Collateral.**

	Par Val.	Market Val.	Amt. Loaned.
City of Dover 6 p. c. bonds.....	\$50,000	\$55,000	\$100,000 00
United States 4 p. c. bonds.....	50,000	63,750	
Pittsfield National Bank stock .....	1,600	2,560	3,250 00
Agricultural National Bank stock .....	1,000	2,400	
Agricultural National Bank stock.....	1,700	4,080	2,700 00
Third National Bank stock.....	500	750	
Pittsfield Coal Gas Co. stock .....	6,400	9,600	7,000 00
Pittsfield National Bank stock .....	1,500	2,400	1,525 00



	Par Val.	Market Val.	Amt. Loaned.
Third National Bank stock.....	1,000	1,500	1,000 00
Third " " " .....	1,000	1,500	1,000 00
Third " " " .....	1,500	2,250	1,500 00
Third " " " .....	500	750	500 00
Boston & Albany R. R. stock.....	5,000	10,000	5,000 00
Boston & Albany R. R. stock.....	2,700	5,400	2,700 00
Agricultural National Bank stock .....	700	1,680	1,000 00
Third National Bank, Springfield, stock...	5,000	9,000	4,709 00
Totals. ....	\$130,100	\$172,620	\$131,884 00

**Schedule E—Stocks and Bonds owned by the Company.**

	Cost Value.	Par Value.	Market Value.
UNITED STATES BONDS—			
United States 4 p. c. reg. ....	\$288,095 25	\$250,000 00	\$318,750 00
RAILROAD BONDS—			
Boston & Albany 6 p. c. ....	60,000 00	50,000 00	60,000 00
BANK STOCKS —			
Pittsfield National.....	51,550 00	38,000 00	58,900 00
Adams National.....	31,250 00	25,000 00	36,250 00
Agricultural National.....	60,000 00	30,000 00	72,000 00
MISCELLANEOUS—			
North Adams, Mass., water bonds,	20,000 00	20,000 00	20,900 00
Berkshire County, Mass., bonds..	36,750 00	35,000 00	38,500 00
Berkshire County, Mass., bonds..	10,000 00	10,000 00	10,000 00
Pittsfield, Mass., town .....	53,000 00	50,000 00	53,000 00
Pittsfield, Mass., fire district bonds,	5,000 00	5,000 00	5,000 00
Totals.....	\$615,645 25	\$513,000 00	\$673,300 00

## EQUITABLE LIFE ASSURANCE SOCIETY OF THE UNITED STATES,

NEW YORK CITY.

Commenced Business, July 28, 1859.

HENRY B. HYDE, *President.*WILLIAM ALEXANDER, *Secretary.**Attorney in Connecticut,* INSURANCE COMMISSIONER.

## I. CAPITAL.

Capital stock paid up in cash.....	\$100,000 00
Amount of net or ledger assets December 31, 1885.....	\$62,087,513 85

## II. INCOME DURING THE YEAR.

Cash received for premiums without deductions for commissions or other expenses.....	\$15,868,949 43
On new business, \$4,522,630.22; on old, \$11,346,319.21.	
Cash received for annuities .....	404,085 82
Total.....	\$16,273,035 25
Deduct amount paid to other companies for reinsurance on policies in this company.....	880 63
Total premium income.....	\$16,272,154 62
Interest on mortgage loans.....	905,749 49
Interest on bonds owned, and dividends on stocks..	2,213,067 75
Rents for use of Society's property.....	482,761 33
Total income.....	19,873,733 19
Total.....	\$81,961,247 04

## III. DISBURSEMENTS DURING THE YEAR.

Cash paid for losses and additions....	\$4,895,272 59
Cash paid for matured endowments and additions.....	436,407 34
Total amount actually paid for losses and matured endowments.....	\$5,331,679 93

Cash paid to annuitants.....	112,659	37
Cash paid for surrendered policies.....	1,033,009	79
Dividends paid to policy-holders and applied in payment of premiums.....	1,859,258	81
Total paid policy-holders.....	\$8,336,607	90
Dividends to stockholders.....	7,000	00
Commissions to agents.....	1,389,588	92
Salaries and traveling expenses of managers of agencies and agents.....	110,493	51
Medical examiners' fees.....	170,737	98
Salaries and other compensation of officers and other office employes.....	353,135	77
Taxes, licenses, fines, and fees.....	169,400	17
Rent.....	43,126	25
Commuting commissions.....	450,058	37
Advertising.....	90,906	85
Items: Printing, stationery, clerical and law expen- ses, postage and sundry other expenditures.....	643,931	02
Total disbursements.....	\$11,764,986	74
Balance.....	\$70,196,260	30

## IV. ASSETS.

## AS PER LEDGER ACCOUNTS.

Book value of real estate unencumbered, as per Schedule A.....	\$16,428,225	32
Loans on bond and mortgage (first liens).....	19,881,470	94
Loans secured by pledge of bonds, stocks, or other marketable collaterals, as per Schedule C.....	1,392,606	00
Book value of bonds and stocks owned absolutely, as per Schedule E.....	25,817,022	86
Cash in Society's office, and in course of trans- mission, since received.....	1,162,988	58
Cash deposited in banks.....	4,692,401	49
Agents' ledger balances.....	70,030	66
Commuted commissions.....	751,514	45
Total net or ledger assets.....	\$70,196,260	30

## OTHER ASSETS.

Interest due and accrued on bond and mortgage loans and all other securities.....	552,457	71
Rents due and accrued on Company's property, or lease.....	87,929	61
Market value of bonds and stocks over book value, as per Schedule E.....	2,894,052	14
Gross premiums due and unreported on policies in force December 31, 1886.....	\$334,135	00
Gross deferred premiums on Policies in force De- cember 31, 1886.....	1,445,638	00
Total.....	\$1,779,773	00
Deduct the loading on above gross amount..	355,955	00
Net amount of uncollected and deferred premiums.....	1,423,818	00
Total assets.....	\$75,154,517	76

## ITEMS NOT ADMITTED.

Commuted commissions .....	\$751,514 45	
Agents' balances .....	70,030 66	
Total .....		821,545 11
Total assets (less items not admitted) .....	\$74,332,972 65	

## V. LIABILITIES.

Net present value of all the outstanding policies in force on the 31st day of December, 1886, computed according to the Actuaries' or Combined Experience Table of Mortality, with 4 per cent. compound interest. ....			\$58,710,411 00
Death losses due and unpaid .....	None.		
Matured endowments due and unpaid .....	None.		
Death losses and matured endowments in process of adjustment or adjusted and not due .....	221,066 00		
Death losses resisted by the Society .....	10,000 00		
Total policy claims .....		231,066 00	
Dividends of surplus, or other description of profits due policy-holders .....		86,947 00	
Amount of any other liability of the Society .....		48,865 00	
Liabilities on policy-holders' account .....		\$59,077,289 00	
Gross surplus, including capital, on policy-holders' account ..		15,255,683 65	
Total liabilities .....		\$74,332,972 65	
Estimated surplus accrued on tontine or other policies, the profits upon which are especially reserved for that class of policies .....			\$10,627,114 00
Estimated surplus accrued on all other policies ....	4,628,569 65		

## VI. EXHIBIT OF POLICIES.

*Policies in force at the end of previous year.*

	Number.	Amount.
Whole life policies .....	83,702	\$309,405,214
Endowment policies .....	11,125	40,414,210
All other policies .....	1,045	2,241,391
Reversionary additions .....	....	5,277,431

*New Policies issued during the year.*

	Number.	Amount.
Whole life policies .....	23,072	90,219,462
Endowment policies .....	3,923	15,431,500
All other policies .....	314	714,448

*Old Policies revived during the year.*

	Number.	Amount.
Whole life policies .....	657	2,953,740
Endowment policies .....	102	441,500
All other policies .....	18	54,000



*Additions by Dividends.*

	Number.	Amount.
Reversionary additions.....	....	1,725,553
Total number and amount.....	123,958	\$468,878,449
Deduct policies ceased to be in force.....	13,666	57,099,351
Total policies in force at end of the year.....	110,292	\$411,779,098

*Policies ceased to be in force during the year.*

	Number.	Amount.
By death.....	1,179	\$5,027,096
By maturity (end).....	144	424,935
By expiry (term).....	48	240,500
By surrender.....	1,369	7,189,094
By lapse.....	7,266	25,101,638
By not taken.....	3,660	19,116,088
Total terminated.....	13,666	\$57,099,351

## VII. BUSINESS IN CONNECTICUT DURING 1886.

	Number.	Amount.
Number and amount of policies in force in Connecticut		
December 31, 1885.....	1,118	\$3,459,748
Number and amount of policies issued during the year....	265	845,243
Totals.....	1,383	\$4,304,991
Deduct number and amount ceased to be in force..	149	495,160
Total number and amount in force Dec. 31, 1886,	1,234	\$3,809,831

	Number.	Amount.
Number and amount of losses unpaid December 31, 1885,	1	\$2,000 00
Number and amount of losses and claims on policies incurred during the year.....	13	81,240 00
Totals.....	14	\$83,240 00
Number and amount of losses and claims on policies paid during the year.....	14	\$83,240 00
Premiums collected during the year.....		30,420 08

**Schedule A** — *Real Estate owned by the Company.*

In New York City.....	\$683,876 17
In Brooklyn.....	572,472 43
Elsewhere in New York.....	395,612 09
In New Jersey.....	1,685,008 48
In Missouri.....	14,090 18
In Illinois.....	21,714 08
Office buildings, New York, Boston, St. Louis, Paris, Madrid, Vienna, Berlin, Santiago, and City of Mexico.....	13,055,451 89
Total cost.....	\$16,428,225 32

Schedule C—*Loans on Collateral.*

	Par Val.	Market Val.	Amt. Loaned.
United States bonds.....	\$5,000	\$5,525	\$1,392,606 00
New York Central R. R. stock.....	12,500	14,312	
United States Trust Co. stock.....	3,000	15,450	
Trust Company certificates.....	1,053,000	1,053,000	
St. Paul, Minn. & Manitoba consol bonds,	5,000	6,050	
Mercantile Trust Co. stock.....	5,000	10,000	
Pittsburgh & Western 1st mort. bonds....	306,000	275,400	
Illinois & Southern Iowa 1st mort. bonds..	19,500	17,550	
North Western Tel. Co. 1st mort. bonds...	20,000	21,000	
Pitts., Bradford & Buffalo con. 1st m. bds..	80,000	64,000	
W., St. Louis & P. Gen. mort. bonds.....	200,000	120,000	
Grand Tower & Carbondale 1st mort. bonds,	120,000	120,000	
Pittsburgh & Northern 1st mort. bonds....	300,000	150,000	
International & Great Northern 6s, 1909..	5,000	4,650	
Totals.....	\$2,134,000	\$1,876,937	\$1,392,606 00

Schedule E—*Stocks and Bonds owned by the Company.*

	Book Value.	Par Value.	Market Value.
UNITED STATES BONDS—			
United States.....	\$594,812 00	\$530,000 00	\$654,100 00
FOREIGN GOVERNMENT BONDS—			
Austrian.....	39,865 70	40,000 00	39,866 00
Wurttemberg.....	47,877 85	45,400 00	47,878 00
Victoria.....	24,745 12	24,800 00	24,745 00
Hungarian.....	92,743 02	92,700 00	92,743 00
Swedish.....	93,914 35	95,250 00	93,914 00
STATE AND MUNICIPAL BONDS—			
St. Gothard 5 p. c.....	4,858 53	5,000 00	4,859 00
Virginia 10-40 p. c.....	14,898 19	41,162 00	12,033 00
Mississippi 4 p. c.....	9,959 00	10,000 00	10,200 00
Louisville city 4 p. c.....	286,500 00	300,000 00	306,000 00
St. Louis city 6 p. c.....	107,625 00	100,000 00	115,000 00
Fort Wayne 6 p. c.....	77,288 00	75,000 00	83,062 00
Newark city 6 p. c.....	267,500 00	250,000 00	290,000 00
Seneca town 7 p. c.....	13,000 00	13,000 00	13,520 00
Kearney city 7 p. c.....	10,000 00	10,000 00	10,350 00
Jersey City 5 p. c.....	40,000 00	50,000 00	51,000 00
Toronto city 4 p. c.....	286,890 00	292,000 00	292,730 00
Montreal city 4 p. c.....	194,750 00	190,000 00	195,383 00
RAILROAD BONDS—			
Pennsylvania Co. 4½ p. c.....	487,440 00	500,000 00	532,000 00
West Shore 4 p. c. guaranteed....	3,109,513 00	3,100,000 00	3,252,500 00
Erie 7 p. c.....	588,349 00	500,000 00	675,000 00
Erie 6 p. c.....	517,500 00	500,000 00	560,000 00
Erie 5 p. c.....	91,365 00	100,000 00	91,500 00
Albany & Susquehanna 6 p. c....	552,500 00	500,000 00	600,000 00
Hannibal & St. Joseph 6 p. c....	568,721 00	500,000 00	610,000 00

	Book Value.	Par Value.	Market Value.
Chicago, Bur. & Quincy 5 p. c. . . .	294,597 00	300,000 00	318,750 00
Chicago, Bur. & Quincy 4 p. c. . . .	688,370 00	718,000 00	653,380 00
Chi., Bur. & Q., Iowa Div., 4. p. c.	328,250 00	325,000 00	325,000 00
Chi., Bur. & Q., Denver Div., 4 p. c.	501,494 00	500,000 00	495,000 00
Northwest 7 p. c. . . . .	498,170 00	400,000 00	566,000 00
Northwest, sinking fund, 5 p. c. . .	508,906 00	500,000 00	547,500 00
Northwest debenture 5 p. c. . . . .	275,979 00	300,000 00	322,500 00
Northwest, Tomah Div., 6 p. c. . . .	213,233 00	200,000 00	246,000 00
Northwest Extension 4 p. c. . . . .	499,344 00	500,000 00	508,750 00
Fremont, Elkhorn & M. V. 6 p. c.	610,010 00	500,000 00	610,000 00
St. Pl., Chi. & Pac., Wes. Div., 5 p. c.	360,931 00	376,000 00	406,080 00
St. Paul, Chi. & Pac. Div., 6 p. c.	257,750 00	250,000 00	297,500 00
St. Paul, Wis. & Minn. Div., 5 p. c.	98,014 00	100,000 00	108,000 00
St. Paul, Dubuque Div., 6 p. c. . . .	282,325 00	250,000 00	300,000 00
St. Paul, Mineral Pt. Div., 5 p. c.	54,065 00	55,000 00	59,400 00
St. Paul, Lake Super. Div., 5 p. c.	9,725 00	10,000 00	10,900 00
St Paul 7 p. c. . . . .	395,636 00	300,000 00	399,000 00
Fargo & Southern 6 p. c. . . . .	281,250 00	250,000 00	286,250 00
Manitoba 6 p. c. . . . .	318,407 00	300,000 00	356,250 00
Omaha 6 p. c. . . . .	309,156 00	300,000 00	367,500 00
Michigan Central 5 p. c. . . . .	97,109 00	100,000 00	109,500 00
Troy & Boston 7 p. c. . . . .	190,000 00	228,000 00	205,200 00
Kansas Pacific 6 p. c. . . . .	62,844 00	60,000 00	64,200 00
Kan. City & North'n R. E. 7 p. c.	124,300 00	113,000 00	125,430 00
Missouri Pacific 6 p. c. . . . .	492,584 00	500,000 00	575,000 00
Internat'l & Gt. Northern 6 p. c. . .	277,500 00	250,000 00	292,500 00
Iron Mountain 2d m. 7 p. c. . . . .	30,637 00	30,000 00	34,200 00
Iron Mountain 5 p. c. . . . .	385,991 00	459,000 00	449,820 00
Cairo & Fulton 7 p. c. . . . .	215,534 00	200,000 00	220,000 00
Memphis & Lit. Rock pref. 8 p. c.	56,243 00	56,000 00	72,146 00
Missouri, Kan. & Texas 7 p. c. . . .	212,141 00	200,000 00	222,000 00
Morris & Essex 7 p. c. . . . .	503,181 00	425,000 00	573,750 00
Morris & Essex construction 7 p. c.	61,375 00	50,000 00	63,500 00
New Jersey Cen. convert, 7 p. c. . .	233,645 00	217,000 00	237,615 00
New Jersey Cen. consol. 7 p. c. . . .	261,270 00	237,000 00	257,145 00
New Jersey Cen. adjustm't 7 p. c.	53,471 00	50,000 00	53,000 00
Rock Island 5 p. c. . . . .	924,730 00	847,000 00	927,465 00
Atchison & Pike's Peak 6 p. c. . . .	205,045 00	196,000 00	207,760 00
Northern Pacific 6 p. c. . . . .	210,000 00	200,000 00	240,000 00
Cleve., Col., Cin. & Ind. 7 p. c. . . .	598,250 00	500,000 00	652,500 00
Kalamazoo & White Pigeon 7 p. c.	64,424 00	58,000 00	61,480 00
Watertown & Rome 6 p. c. . . . .	438,585 00	417,700 00	501,240 00
Cen. Park, N. & E. River 7 p. c. . . .	57,500 00	50,000 00	60,000 00
Indianapolis & St. Louis 7 p. c. . . .	171,625 00	150,000 00	169,500 00
Alton & Terre Haute 7 p. c. . . . .	172,201 00	167,000 00	181,040 00
Peoria & Pekin Union 6 p. c. . . . .	149,892 00	150,000 00	165,000 00
Cin., Ind., St. Louis & Chi. 6 p. c.	38,066 00	36,000 00	39,960 00
Cedar Falls & Minnesota 7 p. c. . . .	128,762 00	115,000 00	125,925 00
Minn. & St. Louis 7 p. c. . . . .	110,000 00	100,000 00	118,000 00

	Book Value.	Par Value.	Market Value.
N. Y., Lack. & Western 5 p. c...	57,935 00	60,000 00	65,550 00
Evansville & Terre Haute 6 p. c.,	29,762 00	28,000 00	33,040 00
Metropolitan Elevated 6 p. c....	56,351 00	50,000 00	60,000 00
N. Y. Cen. & Hudson R. 5 p. c.,	95,480 00	88,000 00	95,920 00
RAILROAD STOCKS—			
Morris & Essex.....	54,507 00	50,000 00	71,750 00
Illinois Central.....	194,432 00	150,000 00	199,500 00
Alton & Terre Haute preferred...	114,619 00	120,000 00	97,200 00
Chicago & North Western pref...	54,517 00	40,000 00	56,000 00
Pennsylvania R. R.....	176,416 10	154,550 00	177,346 00
Northern Central....	116,195 00	100,000 00	160,000 00
Rock Island.....	487,276 00	400,000 00	512,000 00
Fort Wayne & Jackson preferred..	58,832 00	65,000 00	65,000 00
MISCELLANEOUS—			
Western Union 7 p. c. bonds ....	1,106,359 00	1,000,000 00	1,220,000 00
Mutual Union 6 p. c. bonds.....	122,078 00	140,000 00	119,000 00
Mercantile Trust Co. stock.....	1,327,442 00	1,287,500 00	2,575,000 00
Gold & Stock Telegraph stock...	79,297 00	100,000 00	96,000 00
Western Union Telegraph stock..	250,393 00	350,000 00	260,750 00
Totals.....	\$25,817,022 86	\$24,643,062 00	\$28,711,075 00

## GERMANIA LIFE INSURANCE COMPANY,

NEW YORK CITY.

Commenced Business, July 16, 1860.

HUGO WESENDONCK, *President.*CORNELIUS DOREMUS, *Secretary.**Attorney in Connecticut,* INSURANCE COMMISSIONER.

## I. CAPITAL.

Capital stock paid up in cash.....	\$200,000 00
Amount of net or ledger assets December 31, 1885.....	\$10,950,617 55

## II. INCOME DURING THE YEAR.

Cash received for premiums without deductions for commissions or other expenses .....	\$1,732,618 66
Cash received for annuities.....	16,750 08
Premiums on new business, \$206- 181.39; on old, \$1,506,792.79.	
Total.....	\$1,749,368 74



Interest on mortgage loans.....	313,634 72	
Interest on bonds owned, and dividends on stocks..	198,367 20	
Interest on loans on policies.....	9,099 33	
Interest on other debts due the Company.....	2,637 00	
Discount on claims paid in advance.....	4,248 58	
Rents for use of Company's property.....	51,388 27	
Policy fees.....	711 34	
Total income.....		\$2,329,455 18
Total.....		\$13,280,072 73

## III. DISBURSEMENTS DURING THE YEAR.

Cash paid for losses and additions...	\$602,690 61	
Cash paid for matured endowments and additions.....	211,297 34	
Total amount actually paid for losses and matured endowments.....		\$813,987 95
Cash paid to annuitants.....		11,208 79
Cash paid for surrendered policies and additions...		129,600 39
Cash surrender values, applied in payment of premiums.....		14,648 07
Cash paid for dividends to policy-holders.....		231,384 18
Total paid policy-holders....	\$1,200,829.38	
Dividends to stockholders.....		24,000 00
Commissions to agents.....		196,000 26
Salaries and traveling expenses of managers of agen- cies, general, special, and local agents.....		44,676 62
Medical examiners' fees.....		15,879 43
Salaries and other compensation of officers and other office employes.....		66,536 41
Taxes, licenses, fines, and fees.....		9,404 57
Rent.....		2,154 00
Commuting commissions.....		1,574 72
Furniture and fixtures, and safes for home and agency offices.....		23 95
Advertising and printing.....		12,746 17
Sundry items: Stationery, postage, express, ex- change, law, and other expenses.....		16,047 90
Total disbursements.....		\$1,589,873 41
Balance.....		\$11,690,199 32

## IV. ASSETS.

## AS PER LEDGER ACCOUNTS.

Real estate, less encumbrances, as per Schedule A,	\$1,113,942 12
Loans on bond and mortgage (first liens).....	6,271,450 00
Loans secured by pledge of bonds, stocks, or other marketable collateral, as per Schedule C.....	200,000 00

Loans made in cash to policy-holders on this Company's policies assigned as collateral.....	157,829 12	
Cost value of bonds and stocks owned absolutely as per Schedule E.....	3,717,846 97	
Cash in Company's office.....	1,550 72	
Cash in transit (since received).....	65,617 29	
Cash deposited in banks, and with the Bavarian government.....	161,453 10	
Atlantic Mutual Insurance Company's certificates..	510 00	
Total net or ledger assets.....		\$11,690,199 32

## OTHER ASSETS.

Interest due and accrued on bond and mortgage loans .....	44,832 25	
Interest accrued on bonds and stocks .....	12,800 31	
Interest accrued on collateral loans.....	508 34	
Rents accrued on Company's property or lease.....	7,458 34	
Market value of bonds and stocks over cost, as per Schedule E....	331,713 03	
Gross premiums due and unreported on policies in force December 31, 1886.....	\$34,492 70	
Gross deferred premiums on policies in force December 31, 1886 .....	244,400 55	
Total .....	\$278,893 25	
Deduct the loading on above gross amount..	55,778 65	
Net amount of uncollected and deferred premiums.....		223,114 60
Total assets.....		\$12,310,626 19

## V. LIABILITIES.

Net present value of all the outstanding policies in force on the 31st day of December, 1886, computed according to the Actuaries' or Combined Experience Table of Mortality, with 4 per cent. compound interest.....		\$10,939,680 00
Death losses due and unpaid .....	20,293 71	
Matured endowments due and unpaid.....	3,674 00	
Death losses in process of adjustment, or adjusted and not due.....	112,649 78	
Death losses, and other policy claims resisted by the Company.....	28,887 68	
Total policy claims.....		165,505 17
Unpaid dividends of surplus, or other profits due policy-holders....		44,348 57
Amount of any other liability of the Company, viz.: Extra reserve for absolute bond, war and world policies, and policies lapsed, liable to be surrendered, and premiums received in advance.....		37,552 76
Liabilities on policy-holders' account.....		\$11,187,086 50
Surplus, including capital, on policy-holders' account.....		1,123,539 69
Total liabilities.....		\$12,310,626 19
Estimated surplus accrued on tontine or other policies, the profits upon which are especially reserved for this class of policies.....	\$47,697 43	
Estimated surplus accrued on all other policies....	\$1,075,842 26	

## VI. PREMIUM NOTE ACCOUNT.

Premium notes, loans, or liens.....	None.
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## VII. EXHIBIT OF POLICIES.

*Policies and Additions in force at the end of the previous year.*

	Number.	Amount.
Whole life policies.....	12,531	\$23,183,965 00
Endowment policies.....	10,396	15,559,833 00
All other policies.....	494	1,236,187 00

*New Policies issued during the year.*

	Number.	Amount.
Whole life policies.....	299	596,371 00
Endowment policies.....	2,625	4,298,773 00
All other policies.....	87	339,554 00

*Old Policies revived during the year.*

	Number.	Amount.
Whole life policies.....	7	9,856 00
Endowment policies.....	3	6,168 00

*Old Policies increased during the year.*

	Number.	Amount.
Whole life policies.....	11	.....
Endowment policies.....	3	.....

*Additions by Dividends.*

	Number.	Amount.
Whole life policies.....	....	49,261 00
Endowment policies.....	....	17,061 00
Total number and amount.....	26,456	\$45,297,029 00
Deduct policies ceased to be in force.....	1,870	3,494,689 00
Policies in force at the end of the year.....	24,586	\$41,802,340 00
Industrial policies.....	16,214	1,736,294 00
Total.....	40,800	\$43,538,634 00

*\* Annuity Bonds.*

Amount of yearly payments in force at the end of the previous year	\$12,095 00
New bonds issued during the year, annual payments.....	3,021 00
Total.....	\$15,116 00
Bonds canceled during the year, annual payments.....	118 00
In force at end of the year.....	\$14,998 00

\* These bonds are not included in Tables Nos. 9, 10, 11, 15.

*Policies ceased to be in force during the year.*

	Number.	Amount.
By death .....	355	\$579,111 00
By maturity (end).....	142	204,672 00
By expiry (term).....	31	15,970 00
By surrender.....	370	973,522 00
By lapse.....	589	932,622 00
By change, decrease and transfer.....	16	67,264 00
By not taken.....	367	721,528 00
Total terminated.....	1,870	\$3,494,689 00

## VIII. BUSINESS IN CONNECTICUT DURING 1886.

	Number.	Amount.
Number and amount of policies in force in Connecticut December 31, 1885.....	74	\$165,786 00
Number and amount of policies issued during the year....	27	45,131 00
Totals.....	101	\$210,917 00
Deduct number and amount ceased to be in force..	9	10,000 00
Total number and amount in force Dec. 31, 1886,	92	\$200,917 00
Industrial business.....	8	908 00

	Number.	Amount.
Number and amount of losses and claims on policies in- curred during the year.....	4	\$4,116 06
Industrial policies.....	2	152 00
Totals.....	6	\$4,268 06

	Number.	Amount.
Number and amount of losses and claims on policies paid during the year.....	5	\$3,163 54
Premiums collected in cash, \$10,720.82; industrial, \$42.50.....		10,763 32

**Schedule A**—*Real Estate owned by the Company.*

In New York City.....	\$676,706 24
Brooklyn.....	160,870 29
New Jersey.....	6,297 52
Berlin, Germany.....	273,377 93
Total.....	\$1,117,251 98
Less gain on property sold.....	3,309 86
Total.....	\$1,113,942 12



**Schedule C—Loans on Collateral.**

	Par Val.	Market Val.	Amt. Loaned.
United States bonds reg., 4 p. c. ....	\$15,000	\$19,050	\$100,000 00
Atlantic Ave. R. R. bonds. ....	10,000	10,800	
Baltimore & Ohio R. R. ex. bonds. ....	10,000	10,000	
Illinois Grand Trunk R. R. bonds. ....	7,000	7,700	
St. Louis & Iron Mountain 1st m. bonds. . .	2,000	2,260	
St. P., Minn. & Man. 1st con. m. bds. 6 p. c.,	25,000	30,500	\$100,000 00
St. P., Minn. & Man. 1st con. m. bs. 4½ p. c.,	30,000	30,000	
Third Ave. R. R. coupon bonds. ....	15,000	15,750	
Oregon Improvement Co. 1st m. bonds. . .	14,000	12,880	
St. Joseph & Grand Island 1st. m. bonds. .	70,000	74,900	
St. Louis, Ark. & Texas 1st m. bonds. ....	37,000	35,520	
Totals. ....	\$235,000	\$249,360	\$200,000 00

**Schedule E—Stocks and Bonds owned by the Company.**

	Cost Value.	Par Value.	Market Value.
<b>UNITED STATES AND STATE BONDS—</b>			
United States reg. 4 p. c. ....	\$1,077,613 94	\$228,000 00	\$290,985 00
United States reg. 4½ p. c. ....		807,000 00	891,735 00
Mississippi 4 p. c., 1890. ....	7,500 00	10,000 00	8,500 00
Virginia funding 3 p. c., 1932. ....	13,027 55	26,900 00	17,485 00
<b>MUNICIPAL STOCKS AND BONDS—</b>			
N. Y. City dock 7 p. c. bds., 1901,	53,000 00	50,000 00	67,500 00
New York City parks improvement			
fund 7 p. c. stock, 1902. ....	51,575 00	50,000 00	68,000 00
New York City water 7 p. c. stock,			
1902. ....	25,815 00	25,000 00	34,125 00
Newark, N. J., city 6 p. c. bonds,			
1908. ....	11,700 00	10,000 00	11,700 00
Newark, N. J., city aqueduct board			
7 p. c. bonds, 1905. ....	37,750 00	29,000 00	35,960 00
<b>RAILROAD BONDS—</b>			
Atchison, Topeka & Santa Fe 1st			
mort. 7 p. c. gold, 1899. ....	24,480 00	20,000 00	24,800 00
Baltimore & Ohio (Parkersburg			
branch) 6 p. c., 1919. ....	4,655 00	4,000 00	5,040 00
Baltimore & Ohio (Pittsburgh div-			
ision) 5 p. c. gold, 1925. ....	50,750 00	50,000 00	55,250 00
Central Park, N. & E. River Horse			
1st con. mort. 7 p. c., 1902. ....	39,085 00	32,000 00	38,400 00
Chesapeake & Ohio (Elizabethtown,			
Lex. B. S.) 1st m. 6 p. c. g., 1902,	42,600 00	40,000 00	43,200 00
Chicago & Alton sinking fund 6			
p. c. gold, 1903. ....	18,018 75	15,000 00	18,600 00
Chicago & Alton (La. & Missouri			
River) 1st mort. 7 p. c., 1900. .	13,505 00	11,000 00	13,475 00
Chicago & Alton (St. Louis, Jack.			
& Chic.) 1st m. 7 p. c., 1894. .	38,218 75	32,000 00	37,440 00

	Cost Value.	Par Value.	Market Value.
Chicago, Bur. & Quincy (Lincoln & Northw'ern) 1st m. 7 p. c., 1910,	13,275 00	10,000 00	13,000 00
Chicago, Milwaukee & St. Paul (Chic. & Mil.) 1st m. 7 p. c., 1903,	64,187 50	50,000 00	65,500 00
Chicago, Milwaukee & St. Paul (Prairie du Chien) 1 m. 8 p. c., '98,	42,615 00	32,000 00	42,880 00
Chic., Mil. & St. Paul (St. P. & C., R. div.) 1 m. conv. 7 p. c. g., 1902,	50,050 00	40,000 00	53,300 00
Chicago & Northwestern con. mort. sinking fund 7 p. c. cur., 1915,	163,937 50	125,000 00	175,625 00
Chicago & Northwestern (Menominee ex.) 1st m. 7 p. c. g., 1911,	22,275 00	18,000 00	24,120 00
Chicago & Northwestern (Menominee Riv.) 1st m. 7 p. c. g., 1906,	4,860 00	4,000 00	5,000 00
Chicago & Northwestern (Minn. Valley) 1st mort. 7 p. c., 1908..	2,430 00	2,000 00	2,500 00
Chicago & Northwestern (N. W. Union) 1st m. 7 p. c. g., 1917..	195,691 25	154,000 00	207,900 00
Chicago & Northwestern (Plainview) 1st mort. 7 p. c., 1908...	1,215 00	1,000 00	1,250 00
Chicago & Northwestern (Roch. & N. Minn.) 1st m. 7 p. c., 1908..	3,645 00	3,000 00	3,750 00
Chicago & Northwestern (Sioux City & Pacific) 1st m. 6 p. c., '98,	10,850 00	10,000 00	10,750 00
Chic., Rock Island & Pacific (Chic. & S. W.) 1st m. 7 p. c. g., 1899,	20,740 00	17,000 00	20,187 50
Chicago, Rock Island & Pacific (ex. and col.) 5 p. c., 1934....	26,187 50	25,000 00	28,000 00
Chic., St. Louis & Pitts. (Cin. & Chic. Air Line) 1st m. 7 p. c., 1890,	48,937 50	45,000 00	47,925 00
C., St. P., M. & Omaha (C., St. P. & Minneap.) 1st m. 6 p. c. g., 1918,	33,422 50	29,000 00	36,540 00
C., St. P., Minneap. & Omaha (No. Wis.) 1st mort. 6 p. c., 1930...	20,700 00	18,000 00	23,400 00
C., St. P., M. & Omaha (St. P. & Sioux City) 1 m. 6 p. c. g. 1919,	122,000 00	100,000 00	126,000 00
Cin., Ham. & Dayton (Dayton & Mich.) 3d mort. 7 p. c., 1888...	18,248 75	17,000 00	17,680 00
Cin., Ind., St. L. & Chic. (Cin., Laf. & Chic.) 1st m. 7 p. c. g., 1901,	48,400 00	40,000 00	47,200 00
Cl., Col., Cin. & Ind. 1st con. m. s. f. 7 p. c., 1914.....	2,562 50	2,000 00	2,500 10
Delaware & Hudson Canal (Penn. Div.) 1st mort. 7 p. c., 1917....	44,187 50	35,000 00	49,350 00
Del. & Hud. Canal (Albany & Sus. Div.) 1st con. mort. 7 p. c., 1906,	123,000 00	100,000 00	133,000 00
Dubuque & Sioux City (2d div.) 1st mort. 7 p. c., 1894.....	8,032 50	7,000 00	7,840 00
Hannibal & St. Joseph con. mort. 6 p. c., 1911.....	17,531 25	15,000 00	18,187 50

	Cost Value.	Par Value.	Market Value.
Illinois Central (Chic., St. Louis & New Orleans) 1 m. 7 p. c., 1897,	22,978 75	19,000 00	22,610 00
Illinois Cen. (Chic., St. L. & N. O.) (Tenn.) lien, 1st m. 7 p. c., 1897,	6,056 25	5,000 00	5,950 00
Illinois Central (Chicago & Springfield) 6 p. c., 1898.....	11,507 50	10,000 00	11,875 00
Lake Shore & Michigan Southern con. 1st mort. s. f. 7 p. c., 1900,	60,812 50	50,000 00	65,125 00
Lake Shore & Michigan Southern con. 2d gen. mort. 7 p. c., 1903,	59,637 50	50,000 00	61,750 00
Little Miami (Dayton & Western) 1st mort. 6 p. c., 1905.....	5,525 00	5,000 00	5,900 00
Long Island (main line) sinking fund 1st mort. 7 p. c., 1898....	1,206 25	1,000 00	1,200 00
Michigan Central (Detroit & Bay City) 1st mort. 5 p. c., 1931....	24,360 00	24,000 00	26,400 00
Michigan Central (Grand River Valley) 1st m. 6 p. c. g., 1909,	36,450 00	30,000 00	36,300 00
Michigan Central (Mich. Central) con. (now 1st) 7 p. c., 1902...	64,500 00	50,000 00	64,187 50
Minneap. & St. Louis (Sioux City Junc.) 1st mort. 7 p. c. g. 1927,	56,910 00	42,000 00	54,600 00
Missouri Pacific (Missouri Pacific) 3d m 7 p. c. gold, 1906.....	37,200 00	30,000 00	36,150 00
Missouri Pacific (Pacific of Mo.) 1st mort. 6 p. c. gold, 1888....	82,993 75	80,000 00	83,600 00
N. Y. Central and Hudson Riv. } 1st mort. coup. 7 p. c., 1903,	193,887 50	40,000 00	55,300 00
N. Y. Central & Hudson Riv. } 1st mort. reg. 7 p. c., 1903..		110,000 00	150,700 00
N. Y., L. E. & Western 1st con. mort. 7 p. c. gold, 1920.....	271,612 50	213,000 00	287,550 00
St. P., Minn. & Man. (Dak. Ext), 1st mort. 6 p. c. gold, 1910....	135,187 50	125,000 00	147,500 00
Second Ave. H. R. R. Co. con. mort. 7 p. c., 1888.....	6,405 00	6,000 00	6,180 00
So. Pac. (Galves., Harrisb. & San Antonio) 1st m. s. f. 6 p. c., 1910,	46,500 00	40,000 00	43,400 00
Union Pacific 1st mort. 6 p. c. gold, 1896-99.....	22,283 75	21,000 00	24,517 50
St. Joseph & Grand Island 1st mort 6 p. c. gold, 1925.....	32,250 00	30,000 00	32,175 00
RAILROAD STOCK—			
Forty-second St., Man. & St. N. Ave. Horse R. R. Co.....		5,000 00	1,000 00
Totals.....	\$3,796,538 99	\$3,324,900 00	\$4,049,560 00
Deduct excess of amt. realized on sale of bonds over cost,	78,692 02		
	\$3,717,846 97		

## HOME LIFE INSURANCE COMPANY,

BROOKLYN, N. Y.

Commenced Business, May 1, 1860.

GEORGE C. RIPLEY, *President.*JOSEPH P. HOLBROOK, *Secretary.**Attorney in Connecticut, INSURANCE COMMISSIONER.*

## I. CAPITAL.

Capital stock paid up in cash.....	\$125,000 00
Amount of net or ledger assets December 31, 1885.....	\$5,270,484 05

## II. INCOME DURING THE YEAR.

Cash received for premiums without deduction for commissions or other expenses.....	\$547,993 41	
Premium notes, loans, or liens taken in part payment for premiums.....	131,847 52	
Cash received for annuities.....	1,000 00	
Premiums on new business, \$144,716.41; on old, \$535,124.52.		
Total premium income.....	\$680,840 93	
Interest on mortgage loans.....	} 228,499 11	
Interest on bonds owned, and dividends on stocks..		
Interest on premium notes, loans, or liens.....	40,085 19	
Rents for use of Company's property.....	816 88	
Balance of profit and loss account.....	115,495 03	
Total income.....		\$1,065,737 14
Total.....		\$6,336,221 19

## III. DISBURSEMENTS DURING THE YEAR.

Cash paid for losses and additions ..	\$314,136 29	
Premium notes, loans, or liens used in payment of same .....	21,922 71	
Cash paid for matured endowments and additions.....	69,667 23	
Premium notes, loans, or liens used in payment of same .....	9,407 77	
Total amount actually paid for losses and matured endowments.....		\$415,134 00



Cash paid to annuitants.....	438 24	
Cash paid for surrendered policies.....	44,476 48	
Premium notes, loans, or liens used in purchase of surrendered policies, and void by lapse.....	27,407 12	
Cash dividends paid to policy-holders.....	45,166 80	
Premium notes, loans, or liens used in payment of dividends to policy-holders.....	70,930 34	
Total paid policy-holders ....	\$603,552 98	
Dividends to stockholders.....	15,000 00	
Commissions to agents.....	89,796 52	
Salaries and traveling expenses of managers of agencies, general, special, and local agents.....	37,232 96	
Medical examiners' fees.....	7,391 00	
Salaries and other compensation of officers and other office employés.....	33,945 51	
Taxes, licenses, fines, and fees.....	5,907 83	
Rents.....	6,842 35	
Advertising.....	6,514 03	
Printing, postage, stationery, law and office expenses,	5,109 12	
Total disbursements.....		\$811,292 30
Balance.....		\$5,524,928 89

## IV. ASSETS.

## AS PER LEDGER ACCOUNTS.

Real estate unencumbered, as per Schedule A.....	\$196,077 64	
Loans on bond and mortgage (first liens).....	1,097,100 00	
Loans secured by pledge of bonds, stock, or other marketable collaterals, as per Schedule C.....	453,850 00	
Premium notes, loans, or liens on policies in force..	647,672 88	
Cost value of bonds and stocks owned absolutely, as per Schedule E.....	3,067,094 97	
Cash in Company's office.....	58,086 90	
Cash deposited in banks .....		
Agents' ledger balances .....	5,046 50	
Total net or ledger assets.....		\$5,524,928 89

## OTHER ASSETS.

Interest due and accrued on bond and mortgage loans.....	3,355 50
Interest due and accrued on bonds and stocks .....	41,955 34
Interest due and accrued on collateral loans .....	7,339 44
Rents due and accrued on Company's property.....	1,567 09
Market value of bonds and stocks over cost, as per Schedule D....	170,787 53

Gross premiums due and unreported on policies in force December 31, 1886.....	\$102,034 21
Gross deferred premiums on policies in force December 31, 1886.....	36,659 50
Total .....	\$138,693 71
Deduct the loading on above gross amount..	27,738 74
Net amount of uncollected and deferred premiums.....	110,954 97
Total assets.....	\$5,860,888 76

## ITEM NOT ADMITTED.

Agents' balances.....	5,046 50
Total assets (less item not admitted).....	\$5,855,842 26

## V. LIABILITIES.

Net present value of all the outstanding policies in force December 31, 1886, computed according to the Actuaries' or Combined Experience Table of Mortality, with 4 per cent. compound interest,	\$4,493,147 00
Death losses in process of adjustment, or adjusted and not due.....	14,650 00
Unpaid dividends of surplus, or other profits due policy-holders....	18,523 88
Premiums paid in advance.....	563 23
Liabilities on policy-holders' account.....	\$4,526,884 11
Surplus, including capital, on policy-holders' account.....	1,328,958 15
Total liabilities.....	\$5,855,842 26

## VI. PREMIUM NOTE ACCOUNT.

Premium notes, loans, or liens on hand December 31, 1885.....	\$669,146 25
Received during the year.....	131,847 52
Total .....	\$800,993 77

*Deductions during the year.*

Notes, loans, or liens used in payment of losses and claims .....	\$31,327 48
Notes, loans, or liens used in purchase of surrendered policies, and void by lapse .....	27,407 12
Notes, loans, or liens used in payment of dividends to policy-holders.....	70,930 34
Notes, loans, or liens redeemed by makers in cash..	23,655 95
Total reduction of premium note account.....	153,320 89
Balance note assets at the end of the year .....	\$647,672 88

## VII. EXHIBIT OF POLICIES.

*Policies and Additions in force at the end of the previous year.*

	Number.	Amount.
Whole life policies .....	6,810	\$13,021,974
Endowment policies .....	2,631	4,764,515
Reversionary additions .....	....	32,927

*New Policies issued during the year.*

	Number.	Amount.
Whole life policies .....	1,238	2,919,054
Endowment policies .....	679	1,196,036

*Old Policies revived during the year.*

	Number.	Amount.
Whole life policies .....	13	32,500
Endowment policies .....	7	7,000

*Old Policies transferred.*

	Number.	Amount.
Endowment policies .....	4	3,385

*Old Policies increased during the year.*

	Number.	Amount.
Whole life policies .....	....	1,000
Endowment policies .....	....	1,000

*Additions by Dividends.*

	Number.	Amount.
Reversionary additions .....	....	4,822
Total number and amount .....	11,382	\$21,984,213
Deduct policies ceased to be in force .....	1,204	2,534,152
Total policies in force at end of the year .....	10,178	\$19,450,061

*\*Annuity Bonds.*

	Number.
Number in force at the end of the previous year .....	6
Issued during the year .....	1
In force at end of the year .....	7

*Policies ceased to be in force during the year.*

	Number.	Amount.
By death .....	145	\$336,059
By maturity (end) .....	47	79,075
By surrender .....	494	1,073,383
By lapse .....	233	401,200
By change and decrease .....	....	29,750
By transfer .....	4	3,385
By not taken .....	281	611,300
Total terminated .....	1,204	\$2,534,152

\*These bonds are not included in Tables Nos. 9, 10, 11, 15.

## VII. BUSINESS IN CONNECTICUT DURING 1886.

	Number.	Amount.
Number and amount of policies in force in Connecticut December 31, 1885.....	321	\$555,646
Number and amount of policies issued during the year....	12	28,730
Totals.....	333	\$584,376
Deduct number and amount ceased to be in force..	13	23,900 00
Total number and amount in force Dec. 31, 1886	320	\$560,476

	Number.	Amount.
Number and amount of losses and claims on policies in- curred during the year.....	8	12,900 00
Amount of claims paid during the year.....	8	12,900 00
Premiums collected in cash, \$12,444.74; notes or credits, \$2,824.71.		15,269 45

**Schedule A—Real Estate owned by the Company.**

In New York City.....	\$162,400 00
New York, out of city.....	26,643 52
New Jersey.....	7,034 12
Total cost value.....	\$196,077 64

**Schedule C—Loans on Collateral.**

	Par Val.	Market Val.	Amt. Loaned.
Nassau National Bank stock.....	\$2,500	\$5,000	\$2,000 00
Union Trust Co. stock.....	13,000	52,000	30,000 00
Brooklyn City R. R. stock.....	2,500	4,500	14,450 00
Brooklyn Gas Light Co. stock.....	2,025	2,025	
Union Ferry Co. stock.....	100	135	
Long Island Safe Deposit Co. stock.....	1,000	800	4,000 00
Consolidated Gas Co. of New York stock..	14,300	11,440	
Fulton Municipal Gas Co. stock.....	10,000	12,500	
New York Mutual Gas Light Co. stock....	3,000	3,000	21,000 00
Nassau National Bank stock.....	2,000	4,000	
Broadway Insurance Co. stock.....	1,100	1,870	
Brooklyn Bank stock.....	1,950	2,535	2,900 00
American Loan & Trust Co. stock.....	5,000	6,150	
Twenty-third Street R. R. stock.....	500	1,250	
Second Avenue R. R. Co. stock.....	5,000	8,500	4,000 00
Title Guarantee & Trust Co.....	2,000	2,000	
Belt R. R. Co. stock.....	1,300	1,521	
American Exchange National Bank stock..	4,500	5,850	3,500 00
Consolidated Gas Co. stock.....	6,000	4,800	
Standard Fire Insurance Co. stock.....	1,000	1,000	
Soldiers Bounty Fund of 1888, State of New York, bond.....	5,000	5,000	15,000 00
Pennsylvania Coal Co. stock.....	10,000	24,000	
International Ocean Tel. Co. stock.....	10,000	10,000	
National Bank of Commerce stock.....	1,300	2,275	7,000 00
Morris & Essex R. R.....	10,000	14,000	
Germania Fire Ins. Co.....	2,500	3,125	



	Par Val.	Market Val.	Amt. Loaned.
Lehigh & W. Coal Co. 7 p. c. income bds.,	14,000	13,300	275,000 00
Northern Pacific R. R. common stock.....	580,000	156,600	
Drexel, Morgan & Co.'s rec., Wab. & St. L.,	24,000	12,000	
L. E., W. & St. L. ex. 7 p. c. bds., 1890..	2,000	2,220	
Decatur Ex. St. Louis s. f. bonds, 1889...	10,000	10,800	
Great Western R. R. 1st m. 7 p. c. bonds..	18,000	19,800	
Wab. & West. R. R. 2d m. ex. bds., 1893..	16,000	16,000	
Tol. & Wabash R.R. 2d m. ex. bds., 1893..	1,000	1,000	
Great West. R. R. 2d m. 7 p. c. bonds....	18,000	18,000	
Toledo, Peoria & Western R. R. bonds...	10,000	10,400	
Phila. & Reading income bonds.....	40,000	24,800	
Lehigh Valley R. R.....	40,000	44,800	
Chicago and Atlantic.....	76,000	64,600	
Delaware, Lackawanna & Western.....	45,000	60,300	
Wab., St. L. & Pacific preferred.....	200,000	60,000	
Wabash funded debt.....	6,500	5,200	75,000 00
Wabash 7 p. c. mortgage bonds.....	6,000	4 800	
Phil. & Reading gen. m. bonds, 1908....	6,000	6,120	
Northern Pacific preferred.....	10,000	5,900	
Valley Ry. Co. 6 p. c. gold coup.....	21,000	22,050	
Lake Shore & Michigan Southern.....	50,000	47,000	
N. Y. C. & H. R. R. R.....	10,000	11,200	
Rich. & West Point.....	10,000	4,100	
Totals.....	\$1,331,075	\$810,266	\$453,850 00

## Schedule E—Stocks and Bonds owned by the Company.

	Cost Value.	Par Value.	Market Value.
UNITED STATES BONDS—			
United states reg.....	\$1,480,433 72	\$1,350,000 00	\$1,538,500 00
MUNICIPAL BONDS—			
Kings County.....	100,800 00	100,000 00	100,000 00
Brooklyn City.....	329,572 50	328,000 00	459,200 00
RAILROAD BONDS—			
N. Y., Chicago & St. Louis.....	197,412 50	200,000 00	180,000 00
N. Y., L. E. & Western.....	97,083 75	101,000 00	95,950 00
N. Y., L. E. & Western, funded...	12,000 00	12,000 00	10,440 00
Albany & Susquehanna.....	224,000 00	200,000 00	224,000 00
N. Y., Lackawanna & Western...	97,500 00	100,000 00	100,000 00
Oswego & Syracuse.....	38,950 00	38,000 00	38,950 00
Morris & Essex.....	267,967 50	200,000 00	267,967 50
Chicago & Northwest.....	141,875 00	100,000 00	141,875 00
MISCELLANEOUS—			
Central Trust Co., N. Y., stock..	29,500 00	10,000 00	31,000 00
Fidel. Loan and Trust Co., deben.	50,000 00	50,000 00	50,000 00
Totals.....	\$3,067,094 97	\$2,789,000 00	\$3,237,882 50

## IMPERIAL LIFE INSURANCE COMPANY,

DETROIT, MICH.

Commenced Business, August 2, 1886.

CYRENIUS A. NEWCOMB, *President.*ANSON WARING, *Secretary.**Attorney in Connecticut,* INSURANCE COMMISSIONER.

## I. CAPITAL.

Capital stock paid up in cash.....	\$113,000 00	
Amount of ledger assets December 31, 1885.....		\$113,000 00

## II. INCOME DURING THE YEAR.

Cash received for premiums without deduction for commissions or other expenses.....	\$29,140 14
Deduct amount paid to other companies for reinsurance of policies in this Company.....	None.

Premiums on new business, \$29,-  
140.14.

Total premium income.....	\$29,140 14	
Interest on mortgage loans.....	447 13	
Interest on bonds owned, and dividends on stocks..	None.	
Interest on other debts due the Company.....	3 45	
Rents for use of Company's property.....	None.	
Profits on bonds or stocks actually sold.....	None.	
Total income.....		\$29,590 72
Total.....		\$142,590 72

## III. DISBURSEMENTS DURING THE YEAR.

Cash paid for losses and additions.....	Nothing.
Cash paid for surrendered policies.....	Nothing.
Cash dividends paid to policy-holders, and applied in payment of premiums .....	Nothing.
Total paid policy-holders...	Nothing.
Dividends to stockholders.....	Nothing.
Commissions to agents.....	1,724 95
Salaries and traveling expenses of managers of agencies, general, special, and local agents.....	3,963 75
Medical examiners' fees.....	302 50

Salaries and other compensation of officers and other office employés.....	3,234 98	
State and local taxes in State where organized, \$3.91; taxes, licenses, fines, and fees in other States, \$497.85.....	501 76	
Rent.....	408 31	
Furniture and fixtures and safes for Home and Agency offices.....	851 23	
Advertising.....	211 24	
Printing and supplies.....	820 65	
Postage and exchange, \$265.14; law expenses \$359.50; expense account, \$130.73; bonus on bonds and mortgages, \$756.80; miscellaneous, \$1,269.07.....	2,781 24	
Total disbursements.....		\$14,800 61
Balance.....		\$127,790 11

## IV. ASSETS.

## AS PER LEDGER ACCOUNTS.

Real estate unencumbered.....	Nothing.	
Loans on bonds and mortgages (first liens).....	\$41,360 00	
Loans secured by pledge of bonds, stocks, or other marketable collaterals.....	Nothing	
Cost value of bonds and stocks owned absolutely, as per Schedule E.....	61,650 00	
Cash in Company's office.....	114 00	
Cash deposited in banks.....	24,092 79	
Agents' ledger balances.....	573 32	
Total net or ledger assets.....		\$127,790 11
Deduct depreciation from cost of bonds and stocks.....		1,650 00
Total net or ledger assets, less depreciation.....		\$126,140 11

## OTHER ASSETS.

Interest accrued on bond and mortgage loans.....	608 20	
Interest due on stocks and bonds.....	450 00	
Interest accrued on collateral loans.....	Nothing.	
Furniture, fixtures, and safes.....	851 23	
Gross premiums due and unreported on policies in force December 31, 1886.....	\$1,826 20	
Gross deferred premiums on policies in force December 31, 1886.....	Nothing.	
Total.....	\$1,826 20	
Deduct the loading on above gross amount,	365 24	
Net amount of uncollected and deferred premiums.....		1,460 96
Total assets.....		\$129,510 50

## ITEMS NOT ADMITTED.

Agents' balances.....	\$573 32	
Office furniture and fixtures.....	851 23	
Total .....		1,424 55
Total assets (less items not admitted).....		\$128,085 95

## V. LIABILITIES.

Net present value of all the outstanding policies in force December 31, 1886, computed according to the Actuaries' or Combined Experience Table of Mortality, with 4 per cent. compound interest....	\$8,363 55	
Deduct net value of risks of this Company reinsured in other solvent companies.....	Nothing.	
Net reinsurance reserve.....		\$8,363 55
Claims for death losses due and unpaid.....	Nothing.	
Claims for matured endowments due and unpaid...	"	
Total policy claims.....		Nothing.
Liabilities on policy-holders' account.....		\$8,363 55
Surplus, including capital, on policy-holders' account.....		119,722 40
Total liabilities.....		\$128,085 95

## VI. PREMIUM NOTE ACCOUNT.

Premium notes, loans, or liens.....	None.
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## VII. EXHIBIT OF POLICIES.

*Policies in force at end of previous year.*

	Number.	Amount.
Whole life policies.....	None.	Nothing.
Endowment policies.....	"	"
Term policies.....	"	"

*New Policies issued during the year.*

	Number.	Amount.
Whole life policies.....	None.	Nothing.
Endowment policies.....	"	"
Term policies.....	980	\$1,821,500 00

*Old Policies revived during the year.*

	Number.	Amount.
Whole life policies.....	None.	Nothing.
Endowment policies.....	"	"



*Additions by Dividends.*

	Number.	Amount.
Whole life policies.....	None.	Nothing.
Endowment policies .....	"	"
Total number and amount.....	980	\$1,821,500 00
Deduct policies ceased to be in force.....	None.	Nothing.
Total policies in force at the end of the year.....	980	\$1,821,500 00

*Policies ceased to be in force during the year.*

	Number.	Amount.
By death.....	None.	Nothing.
By maturity (end).....	"	"
By expiry (term).....	"	"
By surrender.....	"	"
By lapse.....	"	"
By change and decrease.....	"	"
By not taken.....	"	"
Total terminated.....	None.	Nothing.

## VIII. BUSINESS IN CONNECTICUT DURING 1886.

	Number.	Amount.
Number and amount of policies in force in Connecticut December 31, 1885.....	None.	Nothing.
Number and amount of policies issued during the year....	3	\$15,000 00
Totals.....	3	\$15,000 00
Deduct number and amount ceased to be in force..	None.	Nothing.
Total number and amount in force Dec. 31, 1886,	3	\$15,000 00

	Number.	Amount.
Number and amount of losses and claims on policies in- curred during the year.....	None.	Nothing.
Number and amount of losses and claims on policies paid during the year.....	"	"
Premiums collected in cash.....		\$214 04

**Schedule E**—*Stocks and Bonds owned by the Company.*

	Cost Value.	Par Value.	Market Value.
UNITED STATES BONDS—			
United States 3 p. c reg., 1882...	\$61,650 00	\$60,000 00	\$60,000 00

## JOHN HANCOCK MUTUAL LIFE INSURANCE COMPANY,

BOSTON, MASS.

Commenced Business, December 27, 1862.

STEPHEN H. RHODES, *President.*GEO. B. WOODWARD, *Secretary.**Attorney in Connecticut, INSURANCE COMMISSIONER.*

## I. CAPITAL.

No capital stock.

Amount of net or ledger assets December 31, 1885..... \$2,607,407 27

## II. INCOME DURING THE YEAR.

Cash received for premiums without deduction for commissions or other expenses .....	\$763,972 18	
Premium notes, loans, or liens taken in part payment for premiums....	9,200 69	
Premiums paid by dividends, including reconverted additions, \$41,325.55; by surrendered policies, \$1,871.68.....	43,197 23	
Total .....	\$816,370 10	
Deduct amount paid to other companies for reinsurance of policies of this Company.....	620 54	
Total premium income .....	\$815,749 56	
Interest on mortgage loans.....	79,557 69	
Interest on bonds owned, and dividends on stocks..	53,520 19	
Interest on premium notes, loans, or liens.....	7,002 81	
Interest on other debts due the Company.....	5,840 45	
Discount on claims paid in advance.....	706 47	
Rents.....	770 39	
Profit on bonds and stocks sold.....	21,419 53	
Total income .....	\$984,567 09	
Total .....	\$3,591,974 36	

## III. DISBURSEMENTS DURING THE YEAR.

Cash paid for losses and additions..	\$302,033 64	
Premium notes, loans, or liens used in payment of same.....	4,904 37	
Cash paid for matured endowments and additions.....	60,574 40	
Premium notes, loans, or liens used in payment of same.....	5,373 79	
Total amount actually paid for losses and matured endowments.....		\$372,886 20
Cash paid to annuitants.....		344 63
Cash paid for surrendered policies.....		21,181 43
Premium notes, loans, or liens used in purchase of surrendered policies, and void by lapse.....		1,128 47
Cash surrender values, including reconverted additions, applied in payment of premiums.....		1,871 68
Cash dividends paid to policy-holders and applied in payment of premiums.....		44,531 63
Premium notes, loans, or liens used in payment of dividends to policy-holders.....		7,190 43
Total paid policy-holders.....	\$449,134 47	
Commissions to agents.....		193,746 04
Salaries and traveling expenses of managers of agencies, general, special, and local agents.....		69,609 93
Medical examiners' fees.....		29,118 11
Salaries and other compensation of officers and other office employés.....		40,521 83
Taxes, licenses, fines, and fees.....		13,056 60
Rents.....		13,073 16
Furniture and fixtures and safes for home and agency offices.....		1,498 40
Advertising.....		7,312 86
Stationery and printing, \$9,892.08; traveling expenses, \$326.22; postage, \$2,205.63; law, \$4,704.04; incidental, \$18,505.53.....		35,633 50
Total disbursements.....		\$852,704 90
Balance.....		\$2,739,269 46

## IV. ASSETS.

## AS PER LEDGER ACCOUNTS.

Real estate unencumbered, as per Schedule A.....	\$33,844 61
Loans on bond and mortgage (first liens).....	1,473,650 00
Loans secured by pledge of bonds, stocks, or other marketable collaterals, as per Schedule C.....	22,300 00
Loans made in cash to policy-holders on this Company's policies assigned as collateral.....	49,257 00
Premium notes, loans, or liens on policies in force.....	115,176 51
Cost value of bonds and stocks owned absolutely, as per schedule E.....	974,195 91

Cash in Company's office.....	}	67,210 94
Cash deposited in banks.....		
Bills receivable.....		391 50
Agents' ledger balances.....		3,242 99
Total net or ledger assets.....		\$2,739,269 46

## OTHER ASSETS.

Interest due and accrued on bond and mortgage loans.....	32,734 66
Interest due and accrued on bonds.....	10,690 73
Interest due and accrued on collateral loans.....	1,165 78
Interest due and accrued on premium notes, loans, or liens.....	7,962 50
Rents accrued on Company's property, or lease.....	60 67
Market value of bonds and stocks over cost, as per Schedule E....	45,778 09
Gross premiums due and unreported on policies in force December 31, 1886.....	\$16,802 99
Gross deferred premiums on policies in force De- cember 31, 1886.....	35,733 76
Total.....	\$52,536 75
Deduct the loading on above gross amount..	11,404 78
Net amount of uncollected and deferred premiums.....	41,131 97
Total assets.....	\$2,878,793 86

## ITEMS NOT ADMITTED.

Agents' balances, unsecured.....	\$2,820 99
Bills receivable.....	391 50
Total.....	3,212 49
Total assets (less items not admitted).....	\$2,875,581 37

## V. LIABILITIES.

Net present value of all the outstanding policies in force, December 31, 1886, computed according to the Actuaries' or Combined Experience Table of Mortality, with 4 per cent. compound interest...	\$2,629,058 00
Deduct net value of risks of this company reinsured in other solvent companies.....	4,788 00
Net reinsurance reserve.....	\$2,624,270 00
Death losses due and unpaid.....	None.
Matured endowments due and unpaid.....	\$3,637 24
Claims for death losses in process of adjustment, or adjusted and not due.....	7,741 00
Claims for death losses resisted by the Company...	897 00
Total policy claims.....	12,275 24
Unpaid dividends of surplus, or other profits due policy-holders....	16,102 94
Premiums paid in advance and surrender values.....	6,573 13
Total liabilities on policy-holders' account.....	\$2,659,221 31
Surplus on policy-holders' account.....	216,360 06
Total liabilities.....	\$2,875,581 37



## VI. PREMIUM NOTE ACCOUNT.

Premium notes, loans, or liens on hand, December

31, 1885.....	\$124,909 03	
Received during the year.....	9,200 69	
Total.....		\$134,109 72

*Deductions during the year.*

Notes, loans, or liens used in payment of losses, and claims.....	\$10,278 16	
Notes, loans, or liens used in purchase of surrendered policies, and void by lapse.....	1,128 47	
Notes, loans, or liens used in payment of dividends to policy-holders.....	7,190 43	
Notes, loans, or liens redeemed by makers in cash..	336 15	
Total reduction of premium note account.....		18,933 21
Balance note assets at the end of the year.....		\$115,176 51

## VII. EXHIBIT OF POLICIES.

*Policies and Additions in force at the end of the previous year  
(excluding Prudentials).*

	Number.	Amount.
Whole life policies.....	3,295	\$5,670,858
Endowment policies.....	1,484	2,184,278
All other policies.....	525	1,010,300

*New Policies issued during the year (excluding Prudentials).*

	Number.	Amount.
Whole life policies.....	348	379,545
Endowment policies.....	411	679,915
All other policies.....	36	75,000

*Old Policies revived during the year (excluding Prudentials).*

	Number.	Amount.
Whole life policies.....	6	25,349
Endowment policies.....	2	3,858
Total number and amount.....	6,107	\$10,029,103
Deduct policies ceased to be in force.....	658	1,050,593
In force at end of year.....	5,449	\$8,978,510
Prudential policies in force Dec. 31, 1886 ....	148,850	17,805,910
Total policies in force at end of the year..	154,299	\$26,784,420

*Policies ceased to be in force during the year (excluding Prudentials).*

	Number.	Amount.
By death.....	71	\$142,709
By maturity (end).....	59	67,944
By expiry (term).....	97	160,300
By surrender.....	110	146,090
By lapse.....	154	248,100
By change and decrease.....	57	113,550
By not taken.....	110	171,900
Total terminated.....	658	\$1,050,593

## VIII. BUSINESS IN CONNECTICUT DURING 1886.

(Excluding Industrial policies.)

	Number.	Amount.
Number and amount of policies in force in Connecticut December 31, 1885.....	214	\$218,687 00
Number and amount of policies issued during the year....	59	32,594 00
Totals.....	273	\$251,281 00
Deduct number and amount ceased to be in force..	25	19,341 00
Total number and amount in force Dec. 31, 1886,	248	\$231,940 00

	Number.	Amount.
Number and amount of losses and claims on policies in- curred during the year.....	6	4,543 57
Number and amount of losses and claims on policies paid during the year.....	6	4,543 57
Premiums collected in cash, \$35,367.50; notes or credits, \$303.00; total (including premiums on industrial policies).....		35,670 50

**Schedule A—Real Estate owned by the Company.**

In Massachusetts .....	\$11,070 23
Ohio.....	5,274 74
Indiana .....	11,717 99
Missouri.....	5,781 65
Total cost.....	\$33,844 61

**Schedule C—Loans on Collateral.**

	Par Val.	Market Val.	Amt. Loaned.
O., O. & F. R. V. R. R. 8 p. c. 1900 bond,	\$1,000	\$1,250 00	\$800 00
American Whip Co. stock.....	18,400	18,400 00	11,000 00
N. Y. C. & Hudson River R. R. stock....	2,500	2,750 00	2,000 00
Middlesex Banking Co.....	10,000	10,000 00	7,000 00
Little Rock & Fort Smith R. R. 7 p. c. 1905 bond.....	1,000	1,145 00	1,500 00
Atch., Top. & S. Fe R. R. 7 p. c. 1900 bond,	500	615 00	
Totals .....	\$33,400	\$34,160 00	\$22,300 00

**Schedule E—Stocks and Bonds owned by the Company.**

	Cost Value.	Par Value.	Market Value.
<b>STATE BONDS—</b>			
Massachusetts reg., 1896.....	\$113,750 00	\$100,000 00	\$116,000 00
<b>TERRITORY, COUNTY AND MUNICIPAL BONDS—</b>			
Ter. of Dak. issued 1885, 10-20 ..	5,387 50	5,000 00	5,400 00
Washington County, Ill., 1889-98,	10,306 25	10,000 00	10,481 25
Columbia County, Wash. Ter., 1901,	11,800 00	10,000 00	12,000 00
Marion County, Ind., 1900.....	15,206 25	15,000 00	15,206 25
County of Franklin, Ind., 1887 to 1892.....	52,886 25	52,200 00	53,702 25
Benton County, Ind., 1887 and 1888.....	8,585 00	8,500 00	8,515 00
City of Bath, 1891.....	1,840 00	2,000 00	2,070 00
City of Evansville, 1906.....	5,125 00	5,000 00	5,000 00
City of Springfield, O., 1889.....	5,150 00	5,000 00	5,100 00
City of Elkhart, Ind., 1891, 1892 and 1894 .....	5,633 37	5,500 00	5,653 75
City of Decatur, Ill., issued 1884, 10-20.....	18,540 00	18,000 00	18,990 00
City of Streator, Ill., 1887, 1888 and 1890.....	6,044 40	6,000 00	6,030 00
City of Yankton, Dak. Ter., 1903,	8,496 25	8,500 00	8,946 25
City of Fremont, Neb., issued 1885, 5-20.....	5,125 00	5,000 00	5,150 00
City of Emporia, Kan., 1906.....	14,700 00	14,000 00	14,840 00
City of Jeffersonville, Ind., 1905..	10,450 00	10,000 00	10,600 00
City of Sioux Falls, Dak. Ter., 1903.....	14,525 00	13,000 00	14,560 00
City of New Albany, Ind., 1890 to 1897.....	10,920 00	10,500 00	10,946 25
City of Martinsville, Ind., 1888 to 1892.....	5,025 00	5,000 00	5,025 00
City of St. Cloud, Minn., 1911...	10,650 00	10,000 00	10,700 00
City of St. Paul, 1913.....	10,375 00	10,000 00	10,375 00
Kansas City, Kan., 1906.....	10,850 00	10,000 00	10,900 00
Town of Spencer, Ind., 1896 to 1900.....	5,115 00	5,000 00	5,125 00
Village of Groveport, Ohio, 1891 to 1894.....	4,860 00	4,800 00	4,860 00
Village of Braceville, Ill., 1888 to 1892.....	5,075 00	5,000 00	5,075 00
<b>RAILROAD BONDS—</b>			
Chic., Burlington & Quincy, 1919,	4,975 00	5,000 00	5,500 00
Ogden. & Lake Champlain, 1897,	4,987 50	5,000 00	5,300 00
Illinois Grand Trunk, 1890.....	19,400 00	20,000 00	21,850 00
Cedar Rapids & Mo. River, 1894,	13,500 00	15,000 00	17,400 00
Nashua & Rochester, 1894.....	23,125 00	25,000 00	27,125 00
Lowell & Andover, 1894.....	18,300 00	20,000 00	22,450 00
Old Colony, 1897.....	1,020 00	1,000 00	1,200 00

	Cost Value.	Par Value.	Market Value.
Burlington & Missouri River, 1910,	11,887 50	15,000 00	14,250 00
New York & New England, 1905,	20,862 50	20,000 00	23,200 00
New Mexico & S. Pacific, 1909..	11,746 25	10,000 00	12,500 00
Kan. City, Law. & Southern, 1909,	10,355 00	10,000 00	11,325 00
Southern Kansas & Western, 1910,	11,187 50	10,000 00	11,300 00
Cheshire, 1898.....	5,500 00	5,000 00	5,625 00
Wichita & South Western, 1902..	9,132 50	8,000 00	9,440 00
Saginaw Valley & St. Louis, 1902,	19,680 00	16,000 00	19,120 00
Chic., Mil. & St. Paul, 1920.....	10,612 50	10,000 00	12,000 00
Lowell & Lawrence, 1897.....	1,115 00	1,000 00	1,095 00
Pueblo & Arkansas Valley, 1905..	11,512 50	10,000 00	12,450 00
Oregon Railway & Nav. Co., 1909,	10,761 90	10,000 00	10,700 00
Saginaw & Western, 1913.....	10,000 00	10,000 00	11,050 00
Con. R. R. Co. of Vermont, 1913,	4,180 00	7,600 00	6,783 00
Ft. Wayne, Cin. & Louisville, 1893,	5,250 00	5,000 00	5,350 00
Quincy, Alton & St. Louis, 1896,	9,587 50	10,000 00	10,100 00
Kan. City, Springfield & M., 1923,	10,340 00	10,000 00	11,025 00
Atchison, Topeka & Santa Fe, 1911,	10,400 00	10,000 00	10,850 00
Leaven., Topeka & S. West'n, 1912,	6,022 50	8,000 00	6,640 00
K. City, Emporia & Southern, 1909,	3,510 00	3,000 00	3,720 00
Cowley, Sumner & Ft. Smith, 1909,	2,340 00	2,000 00	2,470 00
Flor., Eldora. & W. Valley, 1907,	5,437 50	5,000 00	5,550 00
Kalamazoo & South Haven, 1889,	5,543 75	5,000 00	5,200 00
Clev., Col., Cin. & Ind., 1934....	9,750 00	10,000 00	10,800 00
Chic., Bur. & Northern, 10-40....	1,500 00	1,500 00	1,545 00
Wisconsin Central, 1909.....	8,787 50	10,000 00	9,400 00
Cin., Sand. & Cleveland, 1890....	10,500 00	10,000 00	10,250 00
Chic. & Eastern, Ill., 1934.....	22,300 00	20,000 00	22,700 00
Atchison, Col. & Pacific, 1905....	10,275 00	10,000 00	10,600 00
Strawn & Ind. State Line, 1921..	12,600 00	12,000 00	13,200 00
Memphis & Charleston, 1915....	12,050 00	10,000 00	12,300 00
Little Rock & Forth Smith, 1905,	11,800 00	10,000 00	11,450 00
Carolina Central, 1920.....	10,975 00	10,000 00	11,000 00
James River Valley, 1936.....	10,400 00	10,000 00	10,750 00
St. Joseph & Grand Island, 1925..	10,837 50	10,000 00	10,600 00
St. Louis Cable & Western, 1914,	11,742 50	11,000 00	12,320 00
Spokane & Palouse, 1936.....	10,400 00	10,000 00	10,500 00
Chic., Bur., & Northern, 1896....	10,200 00	10,000 00	10,300 00

## RAILROAD STOCKS—

Boston & Maine.....	5,635 62	5,000 00	10,400 00
Chicago, Burlington & Quincy...	25,080 62	20,000 00	27,500 00
Union Pacific.....	4,731 25	5,000 00	3,087 50
Atchison, Topeka & Santa Fe....	4,212 50	5,000 00	4,812 50
Central Massachusetts.....	5,208 25	5,500 00	2,225 00
Chicago Burlington & Northern...	165 00	900 00	742 50

## BANK STOCKS —

New England National.....	12,031 00	10,000 00	14,575 00
Tremont ".....	5,590 50	5,000 00	5,075 00
Continental ".....	10,150 00	10,000 00	11,800 00



	Cost Value.	Par Value.	Market Value.
Boylston National.....	4,362 50	3,500 00	4,655 00
Washington " .....	13,537 50	10,000 00	12,300 00
State " .....	2,531 50	2,200 00	2,612 50
MISCELLANEOUS—			
Middlesex Banking Co. bs., '89-'90,	5,000 00	5,000 00	5,000 00
New. & Wat. Gas Light Co. bs., '87,	20,000 00	20,000 00	20,000 00
Minneap. Gas Light Co. bs., 1902,	10,500 00	10,000 00	10,500 00
N. E. Mort. Security Co., bs., 1890,	10,100 00	10,000 00	10,250 00
American Loan & Trust Co. stock,	2,550 00	2,500 00	2,875 00
Totals.....	\$974,195 91	\$928,700 00	\$1,019,974 00

## MANHATTAN LIFE INSURANCE COMPANY,

NEW YORK CITY.

Commenced Business, August 1, 1850.

JAMES M. McLEAN, *President.*HENRY Y. WEMPLE, *Secretary.**Attorney in Connecticut,* INSURANCE COMMISSIONER.

## I. CAPITAL.

Capital stock paid up in cash.....	\$100,000 00
Amount of net or ledger assets December 31, 1885.....	\$10,695,438 85

## II. INCOME DURING THE YEAR.

Cash received for premiums without deductions for commissions or other expenses.....	\$1,103,317 03
Premium notes, loans, or liens taken in part payment for premiums....	38,518 60
Premiums on new business, \$202,-279.12; on old, \$939,556.51.	
Total premium income.....	\$1,141,835 63
Interest on mortgage loans.....	167,357 53
Interest on bonds owned, and dividends on stocks..	96,265 80
Interest on premium notes, loans, or liens.....	74,110 61
Interest on other debts due the Company.....	124,625 67
Discount on claims paid in advance.....	462 44
Rents for use of Company's property.....	67,392 34
Total income.....	\$1,672,050 02
Total.....	\$12,367,488 87

## III. DISBURSEMENTS DURING THE YEAR.

Cash paid for losses and additions...	\$666,204 98
Premium notes, loans, or liens used in payment of same.....	49,030 02
Cash paid for matured endowments and additions.....	76,222 50
Premium notes, loans, or liens used in payment of same.....	5,490 50
Total.....	\$796,948 00
Add amount (waiting claimant) paid in 1886.....	968 86
Total amount actually paid for losses and matured endowments.....	\$797,916 86
Cash paid to annuitants.....	3,179 03
Cash paid for surrendered policies.....	124,602 10
Premium notes, loans, or liens used in purchase of surrendered policies and void by lapse.....	39,981 19
Cash dividends paid to policy-holders.....	214,622 42
Premium notes, loans, or liens used in payment of dividends to policy-holders.....	7,265 54
Total paid policy-holders....	\$1,187,567 14
Dividends to stockholders.....	40,000 00
Commissions to agents.....	145,672 18
Salaries and traveling expenses of managers of agencies, and general, special, and local agents..	8,691 78
Medical examiners' fees .....	11,174 50
Salaries and other compensation of officers and other office employés .....	68,508 19
Taxes, licenses, fines, and fees.....	11,114 38
Rent .....	13,000 00
Commuting commissions.....	7,218 52
Advertising .....	15,330 24
Expenses on real estate.....	23,389 65
Law, agency, and office expenses.....	18,501 85
Total disbursements.....	\$1,550,168 43
Balance.....	\$10,817,320 44

## IV. ASSETS.

## AS PER LEDGER ACCOUNTS.

Real estate unencumbered, as per Schedule A.....	\$778,113 37
Loans on bond and mortgage (first liens).....	3,456,795 15
Loans secured by pledge of bonds, stocks, or other marketable collaterals, as per Schedule C.....	3,426,762 50
Premium notes, loans, or liens on policies in force..	1,057,745 73
Cost value of bonds and stocks owned absolutely, as per Schedule E.....	1,901,932 98
Cash in Company's office .....	1,928 87
Cash deposited in banks .....	194,041 84
Total net or ledger assets.....	\$10,817,320 44

## OTHER ASSETS.

Interest due and accrued on bond and mortgage loans.....	63,034	14
Interest accrued on collateral loans.....	25,297	41
Interest due and accrued on premium notes, loans, or liens.....	10,722	24
Market value of bonds and stocks over cost, as per Schedule E.....	229,780	52
Gross premiums due and unreported on policies in force December 31, 1886.....	\$93,651	19
Gross deferred premiums on policies in force De- cember 31, 1886.....	111,227	60
Total.....	\$204,878	79
Deduct the loading on above gross amount..	40,975	76
Net amount of uncollected and deferred premiums.....	163,903	03
Total assets.....	\$11,310,057	78

## V. LIABILITIES.

Net present value of all the outstanding policies in force on the 31st day of December, 1886, computed according to the Actuaries' or Combined Experience Table of Mortality, with 4 per cent. com- pound interest.....	\$9,348,632	00
Death losses and matured endowments in process of adjustment or adjusted and not due.....	185,443	00
Unpaid dividends of surplus, or other profits, due policy-holders....	74,447	43
Estimated to cover every existing claim.....	57,300	00
Liabilities on policy-holders' account.....	\$9,665,822	43
Surplus, including capital, on policy-holders' account.....	1,644,235	35
Total liabilities.....	\$11,310,057	78

## VI. PREMIUM NOTE ACCOUNT.

Premium notes, loans, or liens on hand December 31, 1885.....	\$1,137,136	15
Received during the year.....	38,518	60
Total.....	\$1,175,654	75

*Deductions during the year.*

Notes, loans, or liens used in payment of losses and claims.....	\$54,520	52
Notes, loans or liens used in purchase of surrendered policies and void by lapse.....	39,981	19
Notes, loans, or liens used in payment of dividends to policy-holders.....	7,265	54
Notes, loans, or liens redeemed by makers in cash, and in hands of agents for collection.....	16,141	77
Total reduction of premium note account.....	117,909	02
Balance note assets at end of year.....	\$1,057,745	73

## VII. EXHIBIT OF POLICIES.

*Policies in force at the end of the previous year.*

	Number.	Amount.
Whole life policies.....	10,449	\$28,682,067
Endowment policies.....	2,032	5,785,072

*New Policies issued during the year.*

	Number.	Amount.
Whole life policies.....	1,030	3,177,675
Endowment policies.....	1,051	2,743,554
Total number and amount.....	14,562	\$40,388,368
Deduct policies ceased to be in force.....	1,424	4,136,479
Total policies in force at end of the year.....	13,138	\$36,251,889

*Policies ceased to be in force during the year.*

	Number.	Amount.
By death.....	223	\$715,235 00
By maturity (end).....	55	81,713 00
By surrender.....	129	385,080 00
By lapse.....	545	1,374,557 00
By change and decrease.....	102	360,150 00
By not taken.....	370	1,219,744 00
Total terminated.....	1,424	\$4,136,479 00

## VIII. BUSINESS IN CONNECTICUT DURING 1886.

	Number.	Amount.
Number and amount of policies in force in Connecticut December 31, 1885.....	91	\$193,860 00
Number and amount of policies issued during the year....	26	49,281 00
Totals.....	117	\$243,141 00
Deduct number and amount ceased to be in force..	18	27,000 00
Total number and amount in force Dec. 31, 1886,	99	\$216,141 00
Losses incurred during the year.....	2	\$3,000 00
Losses paid during the year.....	1	2,000 00
Premiums collected in cash.....	....	1,940 62

*Schedule A—Real Estate owned by the Company.*

In New York.....	\$665,895 08
New Jersey.....	112,218 29
Total.....	\$778,113 37



Schedule C—*Loans on Collateral.*

	Par Val.	Market Val.	Amt. Loaned.
Mercantile Trust Co. stock.....	\$100,000	\$185,000	\$100,000 00
Central Park, N. & E. River R. R. stock..	30,000	33,000	
Weehawken Docks stock.....	115,000	115,000	90,000 00
Chicago & Northwestern Railway pref. stk.,	8,000	10,500	8,000 00
Shoe & Leather Bank stock.....	10,000	13,500	10,000 00
Union Trust Co. stock.....	2,000	8,000	10,000 00
Western Union Telegraph Co. stock.....	10,000	7,500	
Citizens' Bank stock.....	1,000	1,100	8,000 00
N. Y., Chicago & St. Louis Railway bonds,	2,000	1,900	
Lehigh & Wilkesbarre Coal Co. bonds.....	1,000	1,100	28,000 00
Delaware, Lack. & Western R. R. stock...	3,000	3,600	
Bank of Commerce stock.....	4,000	7,000	40,062 50
Western Union Telegraph Co. stock.....	5,000	3,700	
Consumers' Gas Co. stock.....	40,000	32,000	10,000 00
N. Y. Central & Hudson River R. R. stock,	9,000	10,100	
Central Iowa Railway bonds.....	55,000	38,500	35,000 00
Bankers' Merchants' Telegraph Co.....	20,000		
Columbia Bank stock.....	15,000	15,000	100,000 00
Western Union Telegraph Co. stock.....	22,000	16,500	
Union Trust Co. stock.....	2,100	8,400	700 00
New York Cen. & Hudson River R. R. stk.,	20,000	22,600	
Citizen's Fire Insurance Co. stock.....	600	750	100,000 00
Citizens' Fire Insurance Co. scrip.....	140	110	
Metropolitan Elevated Railway stock.....	10,000	20,000	300,000 00
Elizabethtown, Lex. & Big Sandy R. R. bds.,	9,000	9,600	
Richmond & Danville R. R. bonds.....	1,000	1,000	51,000 00
East Tenn., Va. & Georgia R. R. bonds...	1,000	900	
Missouri Pacific Railway stock....	40,000	43,200	100,000 00
St. Paul & Duluth R. R. preferred stock...	20,000	21,400	
Western Union Telegraph Co. stock.....	40,000	30,000	300,000 00
Missouri Pacific Railway bonds.....	150,000	172,500	
St. Louis, Iron Mt. & Southern R. R. bds.,	150,000	145,500	51,000 00
Missouri Pacific Railway stock.....	90,000	97,200	
Henderson Bridge & Railroad bonds.....	10,000	10,300	100,000 00
Union Trust Co. stock.....	2,000	8,000	
Missouri, Kan. & Texas Railway bonds...	10,000	9,900	100,000 00
Louisville & Nashville R. R. bonds.....	50,000	52,000	
Manhattan Railway Co. stock.....	80,000	124,800	100,000 00
N. Y. Cen. & Hudson River R. R. Co. stk.,	10,000	11,300	
Lafayette, Bloomington & Muncie R. R. bds.,	8,000	8,500	100,000 00
Richmond & Danville R. R. stock.....	10,000	18,500	
East Tenn., Va. & Georgia R. R. bonds...	13,000	12,200	100,000 00
Knoxville & Ohio R. R. bonds.....	7,000	7,000	
Pacific Mail S. S. Co. stock.....	25,000	12,500	100,000 00
E. Tenn., Va., & Ga. R. R. 1st pref. stk...	30,000	26,100	
Chic., St. P., Minn. & O. R. R. pref. stk...	20,000	21,800	100,000 00
Missouri Pacific Railway stock.....	20,000	21,600	
Western Union Telegraph Co. stock.....	20,000	15,000	

	Par Val.	Market Val.	Amt. Loaned.
Mutual Union Telegraph Co. bonds.....	21,000	17,600	50,000 00
Atchinson, Colorado & Pacific R. R. bds..	4,000	4,100	
Oregon & Transcontinental Co. bonds....	3,000	3,000	
Oregon Railway & Navigation Co. stock..	30,000	31,200	
Chicago & Northwestern Railway pref. stk.,	4,000	4,600	
Chic., St. P., Minn. & O. R. R. pref. stk..	2,000	2,100	
New York Cen. & Hudson River R. R. stk.,	1,000	1,100	
Missouri Pacific Railway stock.....	30,000	32,400	
New York Cen. & Hudson River R. R. stk.,	10,000	11,300	
American District Telegraph Co. stock....	40,000	15,200	
Western Union Telegraph Co. stock.....	11,500	8,600	100,000 00
Chic., Rock Island & Pacific Railway stock,	5,000	6,200	
Long Dock bonds.....	5,000	5,600	
Kansas Pacific Railway bonds.....	1,000	1,000	
Oregon Short Line bonds.....	3,000	3,100	
N. Y., Lake Erie & Western R. R. bonds,	2,000	2,200	
Oregon & Transcontinental Co. bonds....	8,000	7,900	
International & Great Northern R. R. bds.,	7,000	6,400	
Forth Worth & Denver City Railway bds..	10,000	8,800	
American Dock bonds.....	5,000	4,900	
N. Y. Susquehanna & Western R. R. bds.,	6,000	5,400	100,000 00
East Tenn., Va. & Ga. R. R. 2d pref. stk..	10,000	3,100	
Manhattan Railway Co. stock.....	30,000	46,800	
East Tenn., Va. & Ga. 1st pref. stock....	40,000	31,600	
Delaware, Lack. & Western R. R. stock...	25,000	34,000	
Western Union Telegraph Co. stock.....	20,000	15,000	
Mutual Union Telegraph Co. bonds.....	45,000	37,800	
Western Union Telegraph Co. stock.....	80,000	60,000	
Clev., Colum., Cin. & Ind. Railway stock..	10,000	6,400	
Oregon Improvement Co. bonds.....	10,000	9,200	
Oregon Railway & Navigation Co. stock...	10,000	10,300	100,000 00
Long Island R. R. stock.....	10,000	9,400	
Minneapolis & St. Louis R. R. bonds....	10,000	9,300	
Philadelphia & Reading R. R. bonds.....	15,000	15,300	
Lake Shore & Michigan Southern R.R. bds.,	1,000	1,200	
Louisville, New Albany & Chic. R. R. bds.,	9,000	9,800	
Memphis & Charleston R. R. bonds.....	5,000	4,600	
Lake Shore & Michigan Southern R. R. stk.,	10,000	9,600	
Chicago, Milwaukee & St. Paul R. R. stk.,	10,000	9,100	
Oregon Improvement Co. bonds.....	2,000	1,800	
Chicago, St. Paul, Minn. & Omaha R.R. stk.,	10,000	4,800	100,000 00
Cleveland, Colum., Cin. & Ind. R. R. stk.,	30,000	19,200	
Oregon Railway & Navigation Co. stock..	20,000	20,600	
Michigan Central R. R. stock.....	10,000	9,400	
Manhattan Railway Co. stock.....	50,000	78,000	
Western Union Telegraph Co. stock.....	50,000	37,500	
St. Paul, Minneapolis & Manitoba R. R. stk.,	10,000	11,500	

	Par Val.	Market Val.	Amt. Loaned.
Morris & Essex R. R. stock.....	4,300	6,000	200,000 00
Western Union Telegraph Co. stock.....	50,000	37,500	
Lake Shore & Michigan Southern R. R. stk.,	4,000	3,800	
West Shore R. R. bonds.....	10,000	10,400	
Missouri, Kansas & Texas R. R. stock....	50,000	16,600	
Galveston, Harris. & San Ant. R. R. bonds,	10,000	10,000	
St. Louis, Iron Mt. & Southern R. R. bds.,	20,000	19,400	
Canada Southern Railway bonds.....	20,000	18,800	
Missouri, Kansas & Texas R. R. bonds...	10,000	9,900	
St. Paul & Duluth R. R. pfd. stock.....	30,000	32,100	
Delaware, Lackawanna & West. R. R. stk.,	500	600	200,000 00
Consumers' Gas Co. stock.....	10,000	8,000	
Chic., St. Paul, Minn. & O. R. R. pfd. stk.,	20,000	21,800	
St. Louis, Alton & T. Haute R. R. pfd. stk.,	30,000	24,300	
Missouri Pacific Railway stock.....	35,000	37,800	
Manhattan R. R. Co, stock.....	110,000	171,600	
New York Central & Hud. Riv. R. R. stk..	20,000	22,600	
Western Union Telegraph Co. stock.....	40,000	30,000	
Missouri Pacific Railway stock.....	19,000	20,500	
Missouri " " " " " " " " " " " "	14,000	15,100	
Consumers' Gas Co. stock.....	10,000	8,000	50,000 00
Western Union Telegraph Co. stock.....	10,000	7,500	
Atlantic & Pacific R. R. bonds.....	15,000	13,500	
Chicago, St. Paul, Minn. & O. R. R. stock,	10,000	4,800	
Oregon Railway & Navigation Co. stock..	10,000	10,300	
Evansville & Indianapolis R. R. bonds....	4,000	4,300	
Manhattan Railway Co. stock.....	30,000	46,800	
N. Y. Central & Hud. Riv. R. R. Co. stk.,	10,000	11,300	
Lafayette, Blooming. & Muncie R. R. bds.,	2,000	2,100	
Missouri Pacific Railway stock.....	30,000	32,400	50,000 00
St. Louis, Iron Mt. & Southern R. R. bds.,	7,000	6,700	
Milwaukee, Lake Shore & Western R. R..	20,000	21,200	
Cinci., Wash. & Balti. R. R. 4½ p. c. bds.,	50,000	51,500	
Cinci., " " " " " " " " " " " "	50,000	60,000	
Baltimore & Ohio R. R. stock.....	50,000	84,000	
Baltimore " " " " " " " " " " " "	50,000	115,000	
Missouri Pacific Railway stock.....	10,000	10,800	
Oregon Railway & Navigation Co. bonds..	12,000	13,200	
Western Union Telegraph Co. stock.....	10,000	7,500	100,000 00
N. Y., Lake Erie & Western R. R. stock.	20,000	6,800	
New Jersey Midland Railway bonds.....	30,000	33,000	
Philadelphia & Reading R. R. stock.....	30,000	10,800	
Fort Worth & Denver City R. R. bonds...	5,000	4,400	
Pullman Palace Car Co. stock.....	10,000	14,000	
Chicago, Milwaukee & St. Paul bonds....	5,000	6,300	
New York, Lake Erie & West. R. R. bds.,	18,000	19,600	
Wabash, St. Louis & Pacific R. R. bonds..	20,000	18,400	
Chi., Mil. & St. P. R. R. bonds, La Cros. div.,	10,000	12,000	
Great Western R. R. bonds.....	30,000	30,000	100,000 00
Decatur & East St. Louis R. R. bonds....	35,000	38,500	

	Par Val.	Market Val.	Amt. Loaned.
Morris & Essex R. R. stock.....	30,000	42,000	200,000 00
Fourth National Bank stock.....	7,000	10,000	
N. Y., Lake Erie & Western pfd.....	10,000	7,300	
Chicago, Milwaukee & St. Paul pfd. stock.	3,000	3,500	
American Express Co. stock.....	5,000	5,400	
Delaware & Hudson Canal Co.....	10,000	10,300	
Cleveland, Col., Cin. & Indianap. R. R. stk.,	10,000	6,400	
West Shore R. R. bonds.....	10,000	10,400	
Missouri Pacific Railway stock.....	5,000	5,400	
Manhattan R. R. Co. stock.....	35,000	54,600	
Chicago & Northwestern R. R. stock.....	15,000	17,200	200,000 00
Western Union Telegraph Co. stock.....	80,000	60,000	
Chicago, Milwaukee & St. Paul stock.....	20,000	18,000	
Detroit, Bay City & Alpena R. R. bonds..	3,000	3,100	
N. Y., Susquehanna & West. R. R. bonds,	3,000	2,700	
Buffalo, N. Y. & Philadelphia R. R. bonds,	25,000	25,000	
Columbus & Hocking Valley R. R. bonds,	11,000	9,300	
Norfolk & Western R. R. bonds.....	1,000	1,100	
Lake Shore & Michigan Southern R. R. bds.,	6,000	7,800	
St. Louis, Alton & T. Haute R. R. pfd. stk.,	10,000	8,100	
St. Louis, Arkansas & Texas R. R. bonds,	10,000	11,000	200,000 00
Erie R. R. bonds, funded.....	6,000	7,800	
Chicago, Milwaukee & St. Paul R. R. bds.,	44,000	45,700	
Manhattan R. R. Co. stock.....	10,000	15,600	
Michigan Central R. R. stock.....	20,000	18,800	
Nashville, Chatta. & St. Louis R. R. stk..	2,500	2,100	
St. Joseph & Grand Island bonds.....	14,000	14,800	
Lake Shore & Mich. South. R. R. stock..	20,000	19,200	
Lake Shore & Mich. South. R. R. bonds..	42,000	51,600	
Chicago, Milwaukee & St. Paul R. R. bds.,	50,000	51,000	
West Shore R. R. bonds.....	10,000	10,400	100,000 00
Valley R. R. bonds.....	30,000	31,500	
Lake Shore & Mich. South. R. R. bonds..	14,000	17,500	
Chicago, Rock Island & Pacific R. R. stock,	10,000	12,500	
Southern Pacific R. R. of Missouri bonds..	20,000	20,800	
Chicago, Milwaukee & St. Paul bonds....	17,000	22,400	
St. Louis & San Francisco R. R. bonds...	20,000	22,600	
Pullman Palace Car Co. stock.....	20,000	28,000	
St. Louis, San Francisco R. R. stock.....	20,000	6,200	
New York, Lake Erie & West. R. R. stk.,	10,000	3,400	
Delaware, Lackawanna & West. R. R. stk.,	15,000	20,400	100,000 00
Manhattan R. R. Co. stock.....	40,000	62,400	
Western Union Telegraph Co. stock.....	50,000	37,500	
Columbus & Hocking Valley R. R. bonds,	25,000	21,200	
Wabash, St. Louis & Pacific R. R. bonds,	4,000	3,600	
Manhattan R. R. Co. stock.....	30,000	46,800	
American Telegraph & Cable Co. stock...	20,000	14,600	
Lafayette, Blooming. & Muncie R. R. bds.,	1,000	1,000	



	Par Val.	Market Val.	Amt. Loaned.
Louisville, New Orleans & Texas. R. R. bds.,	60,000	54,000	100,000 00
Galves., Harris. & San Antonio R. R. bds.,	50,000	50,000	
Southern Pacific R. R. of California bds. .	20,000	22,000	
Denver & Rio Grande R. R. bonds. . . . .	10,000	11,900	
St. Louis, Iron Mt. & Southern R. R. bds. .	5,000	4,800	100,000 00
Chicago & Northwestern Railway stock. . .	20,000	23,000	
Missouri Pacific Railway stock. . . . .	42,000	45,200	
Chicago, Burlington & Quincy R. R. stock,	10,000	13,600	
Chicago, St. Paul, Minn. & O. R. R. stock,	20,000	9,600	
St. Louis & San Fran. R. R. 1st pfd. stock,	10,000	11,500	
Chicago, R. I. & Pacific R. R. stock. . . . .	5,000	6,200	
Totals. . . . .	\$4,276,640	\$4,524,960	\$3,426,762 50

## Schedule E—Stocks and Bonds owned by the Company.

	Cost Value.	Par Value.	Market Value.
UNITED STATES AND STATE BONDS—			
United States 4 p. c. reg.....	\$513,472 60	\$500,000 00	\$638,125 00
Virginia, consolidated debt.....	4,500 00	6,600 00	6,270 00
Virginia, deferred debt.....		13,300 00	1,662 50
MUNICIPAL BONDS—			
N. Y. City, 5 p. c., reg. con. stock,	213,875 00	200,000 00	262,000 00
N. Y. County, 6 p. c., reg. con. stk.,	36,805 00	34,000 00	47,260 00
N. Y. City, 6 p. c., reg. con. stk. .	33,557 50	31,000 00	43,090 00
N. Y. City, 6 p. c., reg. park imp.,	1,623 75	1,500 00	2,085 00
N. Y. City, 6 p. c., reg. dock bds.,	541 25	500 00	695 00
N. Y. City 7 p. c., reg. b'ty fd. red,	8,613 00	8,700 00	10,266 00
N. Y. City, 7 p. c., reg. acc. debt,	22,200 00	20,000 00	21,600 00
N. Y. Co., 7 p. c., reg. acc. debt,	74,370 00	67,000 00	72,360 00
BANK STOCK—			
Bank of Commerce, New York...	4,460 00	5,000 00	8,750 00
RAILROAD BONDS—			
L. S. & Mich. S., 7 p. c., 2d mort.,	237,277 25	200,000 00	245,000 00
Central Park, N. & E. Riv., 7 p. c.,	115,325 00	100,000 00	120,000 00
H. Riv. & P. C. 4 p. c., 2d mort.,	102,500 00	100,000 00	103,000 00
West Shore 1st mort. ....	92,900 00	100,000 00	104,750 00
Union Pacific 6 p. c., 1st mort. . .	57,968 17	50,000 00	58,500 00
Escanaba & Lake Sup. 6 p. c. 1 m.,	34,800 00	30,000 00	34,800 00
Union Pacific 8 p. c. s. f. bonds. .	118,894 46	100,000 00	118,000 00
Albany & Susq. 6 p. c. 1st con. . .	59,000 00	50,000 00	60,000 00
Ohio & Miss., 7 p. c. consols. ....	58,000 00	50,000 00	59,500 00
Missouri Pacific 6 p. c. 1st consols,	111,250 00	100,000 00	114,000 00
Totals.....	\$1,901,932 98	\$1,767,600 00	\$2,131,713 50

## MASSACHUSETTS MUTUAL LIFE INSURANCE COMPANY,

SPRINGFIELD, MASS.

Commenced Business, August 1, 1851.

M. V. B. EDGERLY, *President*.JOHN A. HALL, *Secretary*.*Attorney in Connecticut*, INSURANCE COMMISSIONER.

## I. CAPITAL.

No Capital Stock.

Amount of net or ledger assets December 31, 1885..... \$7,494,895 03

## II. INCOME DURING THE YEAR.

Cash received for premiums without deduction for commissions or other expenses.....	\$1,092,935 37	
Premium notes, loans, or liens taken in part payment for premiums.....	109,592 01	
Premiums paid by dividends, \$121,334.64; by surrendered policies, cash, \$8,850.23.....	130,184 87	
Premiums on new business, \$237,047.58; on old, \$1,095,664.67.		
Total.....	\$1,332,712 25	
Deduct amount paid to other companies for reinsurance of policies in this Company.....	20,586 72	
Total premium income.....	\$1,312,125 53	
Interest on mortgage and collateral loans.....	150,006 47	
Interest on bonds owned, and dividends on stocks..	168,067 05	
Interest on premium notes, loans, or liens.....	29,880 62	
Interest on other debts due the Company.....	757 71	
Discount on claims paid in advance.....	894 32	
Rents.....	63,586 00	
Balance profit and loss account.....	11,368 79	
Total income.....	\$1,736,686 49	
Total.....	\$9,231,581 52	

## III. DISBURSEMENTS DURING THE YEAR.

Cash paid for losses and additions...	\$484,861	27
Premium notes, loans, or liens used in payment of same.....	16,233	73
Cash paid for matured endowments and additions.....	133,285	19
Premium notes, loans, or liens used in payment of same.....	9,521	81
Total .....	\$643,902	00
Deduct amount received from other companies for losses or claims on policies of this Company reinsured.....	5,000	00
Total amount actually paid for losses and matured endowments.....	\$638,902	00
Cash paid for surrendered policies.....	84,255	36
Premium notes, loans, or liens used in purchase of surrendered policies, and void by lapse.....	21,798	38
Cash surrender values, applied in payment of premiums, including \$463.48 interest.....	9,313	71
Cash dividends paid to policy-holders and applied in payment of premiums, including \$4,709.64 inter- est on premium notes.....	145,621	57
Premium notes, loans, or liens used in payment of dividends to policy-holders.....	58,979	15
Total paid policy-holders.....	\$958,870	17
Commissions to agents.....	122,622	67
Salaries and traveling expenses of managers of agen- cies, general, special, and local agents .....	88,667	38
Medical examiners' fees.....	12,110	00
Salaries and other compensation of officers and other office employés.....	52,364	13
Taxes, licenses, fines, and fees.....	25,004	93
Rents .....	12,475	83
Advertising and printing.....	29,735	52
Postage, stationery, express, etc.....		
Expenses on real estate obtained by foreclosure, taxes, fees, etc.....	55,894	52
Total disbursements.....	\$1,357,745	15
Balance.....	\$7,873,836	37

## IV. ASSETS.

## AS PER LEDGER ACCOUNTS.

Real estate, less encumbrances, as per Schedule A,	\$1,038,162	05
Loans on bond and mortgage (first liens).....	1,933,132	09
Loans secured by pledge of bonds, stocks, or other marketable collateral, as per Schedule C.....	489,165	96

Loans made in cash to policy-holders on this Company's policies assigned as collateral.....	228,300 00	
Premium notes, loans, or liens on policies in force..	528,436 42	
Cost value of bonds and stocks owned absolutely as per Schedule E.....	3,404,425 07	
Cash in Company's office.....	246,114 88	}
Cash deposited in banks.....		
Bills recivable.....	6,099 90	
Total net or ledger assets.....		\$7,873,836 37

## OTHER ASSETS.

Interest due and accrued on bond and mortgage loans .....	46,477 96	
Interest due and accrued on bonds and stocks.....	60,912 62	
Interest due and accrued on collateral loans, and loans on policies..	11,616 81	
Interest due and accrued on premium notes, loans, or liens.....	17,288 40	
Rents due and accrued on Company's property.....	4,241 26	
Market value of real estate over cost, as per Schedule A.....	71,404 84	
Market value of bonds and stocks over cost, as per Schedule E....	240,403 07	
Gross premiums due and unreported on policies in force December 31, 1886.....	\$101,723 26	
Gross deferred premiums on policies in force December 31, 1886.....	183,131 72	
Total .....	\$284,854 98	
Deduct the loading on above gross amount..	56,970 99	
Net amount of uncollected and deferred premiums.....	227,883 99	
Total assets.....		\$8,554,065 32

## ITEM NOT ADMITTED.

Bills receivable.....	6,099 90	
Total assets (less item not admitted).....		\$8,547,965 42

## V. LIABILITIES.

Net present value of all the outstanding policies in force December 31, 1886, computed according to the Actuaries' or Combined Experience Table of Mortality, with 4 per cent. compound interest....	\$7,861,484 00	
Deduct net value of risks of this Company reinsured in other solvent companies.....	58,436 00	
Net reinsurance reserve.....	\$7,803,048 00	
Claims for death losses and matured endowments in process of adjustment, or adjusted and not due ..	\$74,142 00	
Claims for death losses and other policy claims resisted by the Company .....	10,000 00	
Total policy claims.....	84,142 00	
Unpaid dividends of surplus, or other profits due policy-holders....	23,966 49	
Premiums paid in advance.....	3,420 47	
Liabilities on policy-holders' account.....	\$7,914,576 96	
Surplus, on policy-holders' account .....	633,388 46	
Total liabilities.....		\$8,547,965 42



## VI. PREMIUM NOTE ACCOUNT.

Premium notes, loans, or liens on hand December

31, 1885.....	\$540,043 60	
Received during the year.....	109,592 01	
Total .....		\$649,635 61

*Deductions during the year.*

Notes, loans, or liens used in payment of losses and claims .....	\$25,755 54	
Notes, loans, or liens used in purchase of surrendered policies, and void by lapse.....	21,798 38	
Notes, loans, or liens used in payment of dividends to policy-holders.....	58,979 15	
Notes, loans, or liens redeemed by makers in cash..	9,794 05	
Total reduction of premium note account.....		116,327 12
Balance note assets at the end of the year.....		\$533,308 49

## VII. EXHIBIT OF POLICIES.

*Policies and Additions in force at the end of the previous year.*

	Number.	Amount.
Whole life policies.....	10,601	\$27,158,055
Endowment policies.....	3,967	8,484,127
All other policies.....	1,053	2,309,143
Reversionary additions.....	....	13,833

*New Policies issued during the year.*

	Number.	Amount.
Whole life policies.....	1,921	6,199,390
Endowment policies.....	688	1,754,500
All other policies.....	19	110,500

*Old Policies revived during the year.*

	Number.	Amount.
Whole life policies.....	3	10,500
Endowment policies.....	3	6,000

*Old Policies increased during the year.*

	Number.	Amount.
Endowment policies.....	....	21
Additions by dividends.....	....	11,676
Total number and amount.....	18,255	\$46,057,745
Deduct policies ceased to be in force.....	1,718	4,811,207
Total policies in force at the end of the year..	16,537	\$41,246,538

*Policies ceased to be in force during the year.*

	Number.	Amount.
By death .....	181	\$529,785
By maturity (end).....	100	143,368
By expiry (term).....	137	316,300
By surrender.....	339	638,587
By lapse.....	462	1,236,400
By change and decrease.....	...	357,967
By not taken.....	499	1,588,800
Total terminated.....	1,718	\$4,811,207

## VIII. BUSINESS IN CONNECTICUT DURING 1886.

	Number.	Amount.
Number and amount of policies in force in Connecticut December 31, 1885.....	562	1,084,788 00
Number and amount of policies issued during the year....	117	320,611 00
Totals.....	679	\$1,405,399 00
Deduct number and amount ceased to be in force..	56	96,010 00
Total number and amount in force Dec. 31, 1886,	623	\$1,309,389 00

	Number.	Amount.
Number and amount of losses unpaid December 31, 1885,	1	\$2,800 00
Number and amount of losses and claims on policies in- curred during the year.....	7	7,360 00
Totals.....	8	\$10,160 00

	Number.	Amount.
Number and amount of losses and claims on policies paid during the year.....	7	\$10,010 00
Premiums collected in cash, \$22,418.78; notes or credits \$1,633.53; total.....		24,052 31

**Schedule A—Real Estate owned by the Company.**

In Massachusetts.....	\$476,930 48
Illinois.....	264,566 32
Indiana.....	100,482 34
Iowa.....	45,399 25
Missouri.....	19,359 67
Nebraska.....	4,000 00
Ohio.....	118,862 49
Colorado.....	5,000 00
New Hampshire.....	3,561 50
Total.....	\$1,038,162 05

**Schedule C—Loans on Collateral.**

	Par Val.	Market Val.	Amt. Loaned.
Springfield Gas Light Co. stock.....	\$1,900	\$2,850	\$1,900 00
Union Paper Mfg. Co., stock, Holyoke....	2,000	1,000	1,500 00
Hampden Paint & Chem. Co. stk., p. v. \$12.	5,100	9,350	7,000 00

	Par Val.	Market Val.	Amt. Loaned.
N. Y., N. H. & H. R. R. Co. stock.....	500	1,100	700 00
Springfield Gas Light Co. stock.....	2,000	3,000	} 3,400 00
Westfield Gas Light Co. stock.....	1,000	1,000	
Valley Paper Co. stock, Holyoke.....	6,000	6,000	6,000 00
Hamden Glazed Paper and Card Co., Holyoke, stock .....	14,000	17,500	3,500 00
Valley Paper Co., Holyoke, stock.....	10,000	10,000	10,000 00
Union Paper Mfg. Co., Holyoke, stock....	11,000	5,500	20,000 00
Hotel furniture and two good names, Cedar Rapids, Ia., book T, p. 298, etc.....		5,000	2,500 00
Lackawanna & Pittsburgh R. R. Co. bonds,	100,000	35,000	} 61,711 96
Columbus & Eastern R. R. Co. bonds.....	40,000	20,000	
Del Norte Land & Canal Co. bonds.....	30,000	15,000	25,000 00
Chicago Tribune stock.....	10,000	50,000	10,000 00
Quincy, Mass., Water Co. stock.....	10,000	} 25,000	15,000 00
Chicopee, Mass., Water Co. stock.....	12,000		
Holyoke Paper Co. stock, Holyoke, Mass.,	800	1,200	1,000 00
Utah Southern R. R. Co. bonds.....	3,000	2,850	2,400 00
Gilson & Woodfin, 1st mort. bonds of Vt..	8,000	9,000	8,000 00
K. City, St. Joe & Council Bluffs R. R. bs.,	1,000	1,230	300 00
Moline Plow Co. stock, Moline, Ill.....	30,000	45,000	30,000 00
Woodlawn Cemetery Ass'n. bs., Toledo, O.,	10,000	10,000	5,000 00
South Florida, R. R. Co. bds., 1st m. gold,	60,000	59,000	42,000 00
Winona Paper Co. of Holyoke, stock.....	20,000	25,000	20,000 00
St. Joseph, Mo., Water Co. stock.....	50,000	} 20,000	16,354 00
Austin, Texas, Gas stock.....	12,500		
Woodlawn Cemetery Ass'n bs., Toledo, O.,	10,000	10,000	5,000 00
Mineral Range R. R. Co., of Mich., stock,	8,000	10,400	8,000 00
N. Y., Rutland & Montreal, Railway bds..	30,000	20,000	20,000 00
Marseilles Water Power Co. bonds.....	5,500	5,500	5,000 00
Secured by mort. on Leadville Water Wks.,	4,000	5,000	4,000 00
P. C. Cheney Co. stock, Manchester, N. H.,	5,000	7,500	5,900 00
Union Paper Mfg. Co. stock, Holyoke....	9,000	4,500	7,000 00
P. C. Cheney Co. stock, Manchester, N. H.,	12,000	18,000	10,000 00
Union Paper Mfg. Co., Holyoke, stock ...	4,000	2,000	1,800 00
Duluth Gas & Water Co. bonds.....	25,000	25,000	25,000 00
The Am. Exch. in Europe stock (limited)..	1,260	1,000	1,200 00
Jack., Tampa & Key West R. R. bs., 1. m.,	67,000	65,000	50,000 00
Oregon Railway & Navigation Co. stock...	40,000	40,000	} 50,000 00
No. Pacific R. R. Co. stock preferred.....	30,000	18,000	
No. Pacific R. R. Co. stock common.....	40,000	10,000	
Western Union Telegraph Co. stock.....	1,000	730	} 1,500 00
American Speaking Telephone Co. stock..	500	625	
N. Y. & New Jersey Telephone Co. stock..	600	510	
Totals.....	\$743,660	\$624,345	\$489,165 96

**Schedule E—Stocks and Bonds owned by the Company.**

	Cost Value.	Par Value.	Market Value.
<b>UNITED STATES BONDS—</b>			
United States 4½ p. c. reg., 1891,	\$100,000 00	\$100,000 00	\$110,750 00
<b>RAILROAD BONDS—</b>			
Bur. & Mo. (C. B. & Q. system)..	89,168 75	100,000 00	95,000 00
Chi., Bur. & Q. (S. W. Div.)....	54,300 00	60,000 00	56,400 00
Mahoning Coal (Lake Shore sys.),	45,097 24	50,000 00	52,500 00
Chi., Bur. & No.....	14,300 00	20,000 00	20,600 00
Chi., Bur. & No. 6 p. c. deben...	50,000 00	50,000 00	52,000 00
Cedar Rap., Iowa Falls & No. W.,	50,000 00	50,000 00	52,375 00
Southern Central, New York.....	45,750 00	51,600 00	46,440 00
Ohio Southern.....	37,437 50	50,000 00	51,750 00
Ohio & West Virginia.....	30,000 00	30,000 00	35,400 00
Lebanon Sp. receiver's certificates,	48,000 00	50,000 00	50,000 00
Oregon Short Line, Union Pac...	21,915 00	25,000 00	26,500 00
Central Iowa.....	50,000 00	50,000 00	45,000 00
Buffalo, N. Y. & Phil.....	24,650 00	27,000 00	13,500 00
Ind., Bloom. & W. 1st m.....	74,147 25	40,000 00	36,800 00
Ind., " " 2d m.....		65,000 00	52,000 00
Ind., Decatur & Springfield.....	14,935 00	15,000 00	16,200 00
Fla. Cent. & West., now Florida			
R. R. & Navigation Co.....	16,666 67	25,000 00	12,500 00
Fla. R. R. & Nav. Co.....	10,000 00	20,000 00	10,000 00
Des Moines, Osceola & So.....	25,050 00	25,000 00	6,250 00
St. Louis & Hannibal.....	4,000 00	4,000 00	4,000 00
Rutland, Vt.....	30,000 00	30,000 00	32,100 00
No. Pac., P. Orielle div.....	19,000 00	19,000 00	19,950 00
No. Pac., Mo. div.....	25,500 00	25,500 00	26,775 00
Mar., Hough. & O.....	50,000 00	50,000 00	50,000 00
Am. Dock & Imp. Co., N. J.....	45,562 50	50,000 00	48,500 00
Canada So. 2d m.....	22,120 00	25,000 00	23,500 00
Cen. R. R. of N. J. 7 p. c. adjust,	50,000 00	50,000 00	53,000 00
Wab., St. L. & Pac., Chic. div...	42,137 50	50,000 00	47,000 00
Cen. Ia. 6 p. c. consolidated g. .	26,740 00	37,000 00	22,200 00
Verd. Valley, Ind. & West., Mo.			
Pacific system.....	50,000 00	50,000 00	51,500 00
Cin. Van Wert & Mich., Cen. div.,	8,750 00	10,000 00	9,000 00
Boston, H. T. & W. 5 p. c. deb.,	22,875 00	25,000 00	23,125 00
Knox. & Ohio gold.....	30,000 00	30,000 00	30,000 00
Mo., Kan. & Tex. consolid. 7 p. c.			
land grant.....	25,000 00	25,000 00	28,000 00
St. L., Iron M. & So.....	4,750 00	5,000 00	4,900 00
<b>MUNICIPAL AND COUNTY BONDS—</b>			
Town of Douglas, Ill.....	32,000 00	32,000 00	33,920 00
Warren County, Ill.....	20,900 00	22,000 00	23,760 00
Paulding County, Ohio.....	21,000 00	21,000 00	21,630 00
Town of Kankakee, Ill.....	11,000 00	11,000 00	11,770 00
Town of Edwardsville, Ill.....	11,700 00	12,000 00	12,600 00
Kankakee County, Ill.....	30,000 00	30,000 00	31,800 00



	Cost Value.	Par Value.	Market Value.
Town of Monmouth, Ill. ....	24,375 00	25,000 00	26,500 00
Cass County, Ill. ....	17,100 00	19,000 00	19,000 00
Perry County, Ill. ....	12,000 00	12,000 00	12,600 00
No. Poudre Land, Canal & Reservoir Co., Col. ....	20,000 00	25,000 00	20,000 00
City of Burlingame, Kan. ....	4,000 00	4,000 00	4,400 00
City of Kansas viaducts. ....	5,900 00	5,900 00	6,195 00
White County, Ill. ....	100,000 00	100,000 00	105,000 00
City of Topeka board of education, Kansas. ....	30,000 00	30,000 00	33,000 00
State of Kan. school dist. ....	40,692 00	40,692 00	42,726 60
City of Morehead, Minn. ....	10,000 00	10,000 00	11,000 00
Saline Co., Ill., 6 p. c. funding. .	30,000 00	30,000 00	30,900 00
Oswego township, Labette Co., 6 p. c. funding. ....	28,500 00	30,000 00	30,000 00
Leavenworth Co., Kan., refunding, Marion Co., Kan., funding. ....	29,400 00	30,000 00	30,000 00
Leavenworth, Kan., school. ....	15,500 00	15,500 00	15,965 00
Lancaster Co., Neb. ....	6,929 80	6,929 80	7,276 29
Lancaster Co., Neb. ....	67,000 00	67,000 00	67,000 00
Kewanee township, Henry Co., Ill., school. ....	27,500 00	27,500 00	28,875 00
West. Union Telegraph. ....	25,000 00	25,000 00	30,000 00
GAS AND WATER BONDS.—			
Quincy Water Co., Mass. ....	48,750 00	50,000 00	52,500 00
Council Bluffs City Water Works Co., Iowa. ....	30,000 00	30,000 00	30,000 00
St. Joseph Water Co., Mo. ....	100,000 00	100,000 00	110,000 00
Hornellsville Water Co., N. Y. . .	24,375 00	25,000 00	26,250 00
City W. W. Co of Omaha, Neb. . .	75,000 00	75,000 00	82,500 00
Leavenworth City & Ft. Leavenworth Water Co., Kan. . . . .	50,000 00	50,000 00	55,000 00
Knoxville Water Works, Tenn. . .	34,500 00	35,000 00	35,000 00
Sylverton Water Works Co., Colo.,	26,844 95	28,000 00	28,000 00
Leadville Water Co., Colo. ....	32,875 00	34,000 00	34,000 00
Wallingford Gas Light Co., Conn.,	19,500 00	20,000 00	20,000 00
City of Fairfield Water Co., Iowa,	17,575 00	19,000 00	19,000 00
Mt. Pleasant Water Co., N. Y. . .	9,250 00	10,000 00	10,000 00
Galesburg Water Co., Ill. ....	23,575 00	23,000 00	20,700 00
National Water Co., New York. .	97,500 00	100,000 00	105,000 00
Marseilles Water Power Co., Ill. .	5,000 00	5,000 00	5,000 00
Chippewa Falls W. W. Co., Wis. .	39,493 15	42,000 00	42,000 00
Crookston Water Works, Power & Light Co., Minn. ....	45,000 00	45,000 00	47,250 00
RAILROAD STOCKS—			
Boston & Albany. ....	62,521 86	50,000 00	99,500 00
Conn River. ....	51,940 00	31,600 00	61,620 00
N. Y., N. H. & H. ....	15,324 50	10,000 00	21,000 00
Albany & Susquehanna. ....	76,362 50	60,000 00	84,000 00
L. S. & Mich. So. ....	121,712 50	110,000 00	105,737 50

	Cost Value.	Par Value.	Market Value.
Chicago, R. I. & Pacific.....	57,475 00	60,000 00	75,600 00
Chicago & N. W.....	32,975 00	30,000 00	34,575 00
Chi., Bur. & Q.....	128,404 33	100,000 00	137,000 00
Oregon Short Line, Union Pac...		2,000 00	600 00
Buffalo, N. Y. & Phil. pfd.....	2,145 00	5,850 00	1,830 00
Buffalo, N. Y. & Phil. common..		5,850 00	
Fla. Cen. & West., now Fla. R. R. & Navigation Co.....		50,000 00	4,500 00
Fla. Ry. & Nav. Co. pfd.....		20,000 00	
Fla. Ry. & Nav. Co. com.....		20,000 00	
St. Louis & Han.....		4,000 00	4,000 00
Pitts., Ft. Wayne & Chic.....	27,400 00	20,000 00	29,000 00
Detroit, Hillsdale & So. West, L. Shore system.....	74,550 00	100,000 00	80,000 00
Boston & Lowell.....	30,000 00	24,000 00	31,200 00
BANK STOCKS—			
Chicopee Nat'l, Springfield, Mass., First “ “ “ ..	6,770 00	4,500 00	7,425 00
Second “ “ “ ..	13,850 00	12,400 00	19,840 00
Pyncheon “ “ “ ..	9,930 00	8,100 00	14,175 00
Agawam “ “ “ ..	1,975 00	2,000 00	3,400 00
John Hancock Nat'l, “ “ ..	3,901 50	3,200 00	4,160 00
City “ “ “ ..	1,924 00	1,700 00	2,125 00
First Nat'l, Northampton, “ ..	10,000 00	10,000 00	13,000 00
First Nat'l, Chicopee, “ ..	3,455 50	3,400 00	4,420 00
Metropolitan Nat'l, N. Y. City...	2,586 00	2,400 00	3,840 00
Nat. Bank of Com., Boston, Mass.,	3,744 50	3,800 00	1,444 00
Webster Nat'l Bank “ “ ..	3,500 00	3,500 00	4,445 00
Merchants “ “ “ “ ..	2,625 00	2,500 00	2,537 50
Eliot “ “ “ “ ..	1,844 57	1,500 00	1,995 00
Franklin Co. Nat'l Bank, Green- field, Mass.....	1,522 50	1,500 00	1,931 25
MISCELLANEOUS—			
West. Union Telegraph Co.....	9,506 00	9,800 00	8,820 00
Union Paper Mfg. Co.....	70,125 00	90,000 00	67,725 00
	18,762 50	39,500 00	19,750 00
Totals.....	\$3,404,425 07	\$3,514,721 80	\$3,644,828 14

## METROPOLITAN LIFE INSURANCE COMPANY.

NEW YORK CITY,

Commenced Business, June, 1867.

JOSEPH F. KNAPP, *President.*      JOHN R. HEGEMAN, *V. P. and Secretary.**Attorney in Connecticut, INSURANCE COMMISSIONER.*

## I. CAPITAL.

Capital stock paid up in cash.....	\$500,000 00
Amount of net or ledger assets December 31, 1885.....	\$2,557,961 36

## II. INCOME DURING THE YEAR.

Cash received for premiums without deductions for commissions or other expenses .....	\$4,431,998 32
Premium notes, loans, or liens taken in part payment for premiums.....	6,175 40
Total.....	\$4,438,173 72
Deduct amount paid to other companies for reinsurance on policies in this company.....	78 07
Total premium income.....	\$4,438,095 65
Interest on mortgage loans.....	62,808 21
Interest on bonds owned, and dividends on stocks..	53,978 79
Interest on premium notes, loans or liens.....	4,954 73
Interest on other debts due the Company.....	6,399 83
Rents for use of Company's property.....	27,156 36
Total income.....	\$4,593,393 57
Total.....	\$7,151,354 93

## III. DISBURSEMENTS DURING THE YEAR.

Cash paid for losses and additions ..	\$1,562,016 56
Premium notes, loans, or liens used in payment of same .....	4,497 83
Cash paid for matured endowments and additions.....	14,202 76
Premium notes, loans, or liens used in payment of same .....	2,125 24
Total amount actually paid for losses and matured endowments.....	\$1,582,842 39

Cash paid for surrendered policies.....	55,095 61	
Premium notes, loans, or liens used in purchase of surrendered policies, and void by lapse.....	8,967 89	
Cash dividends paid to policy-holders.....	27,010 76	
Premium notes, loans, or liens used in payment of dividends to policy-holders.....	3,644 83	
Total paid policy-holders.....	\$1,677,561.48	
Dividends to stockholders.....	35,000 00	
Commissions to agents.....	737,508 30	
Salaries and traveling expenses of managers of agencies, general, special, and local agents.....	472,585 00	
Medical examiners' fees.....	49,007 50	
Salaries and other compensation of officers and other office employés.....	104,350 12	
Taxes, licenses, fines, and fees.....	35,616 74	
Rent.....	32,883 94	
Commuting commissions.....	365,753 91	
Advertising, printing, stationery, supplies, etc.....	60,305 35	
Law, agency, office, and sundry expenses.....	62,766 97	
Total disbursements.....		\$3,633,339 31
Balance.....		\$3,518,015 62

## IV. ASSETS.

## AS PER LEDGER ACCOUNTS.

Real estate unencumbered, as per Schedule A.....	\$340,374 38	
Loans on bond and mortgage (first liens).....	1,504,300 00	
Loans secured by pledge of bonds, stock, or other marketable collaterals, as per Schedule C.....	70,000 00	
Loans made in cash to policy-holders, on this Com- pany's policies assigned as collateral.....	8,500 00	
Premium notes, loans, or liens on policies in force..	142,610 83	
Cost value of bonds and stocks owned absolutely, as per Schedule E.....	1,413,584 07	
Cash in Company's office.....	38,646 34	
Cash deposited in banks.....		
Total net or ledger assets.....		\$3,518,015 62

## OTHER ASSETS.

Interest due and accrued on bond and mortgage loans.....	10,344 43
Interest due and accrued on bonds and stocks.....	12,864 59
Interest due and accrued on collateral loans.....	803 33
Rents due and accrued on Company's property or leases.....	150 00
Market value of real estate over cost, as per Schedule A.....	36,125 62
Market value of bonds and stocks over cost, as per Schedule E....	34,288 43



Gross premiums due and unreported on policies in force December 31, 1886.....	\$77,199 29
Gross deferred premiums on policies in force December 31, 1886.....	39,523 95
Total.....	\$116,723 24
Deduct the loading on above gross amount..	23,344 65
Net amount of uncollected and deferred premiums.....	93,378 59
Total assets.....	\$3,705,970 61

## V. LIABILITIES.

Net present value of all the outstanding policies in force December 31, 1886, computed according to the Actuaries' or Combined Experience Table of Mortality, with 4 per cent. compound interest,	\$2,887,802 00
Total policy claims.....	27,802 45
Dividends due policy-holders.....	7,763 99
Premiums paid in advance.....	2,003 14
Amount of any other liability of the Company.....	3,121 00
Liabilities on policy-holders' account.....	\$2,928,492 58
Surplus, including capital, on policy-holders' account.....	777,478 03
Total liabilities.....	\$3,705,970 61

## VI. PREMIUM NOTE ACCOUNT.

Premium notes and loans, on hand Dec. 31, 1885,	\$155,671 22
Received during the year.....	6,175 40
Total.....	\$161,846 62

*Deductions during the year.*

Notes, loans, or liens used in payment of losses and claims.....	\$6,623 07
Notes, loans, or liens used in purchase of surrendered policies, and void by lapse.....	8,967 89
Notes, loans, or liens used in payment of dividends to policy-holders.....	3,644 83
Total reduction of premium note account.....	19,235 79
Balance note assets at the end of the year.....	\$142,610 83

## VII. EXHIBIT OF POLICIES.

*Policies in force at the end of previous year (excluding Industrial).*

	Number.	Amount.
Whole life policies.....	3,931	\$4,916,787
Endowment policies.....	96	75,516
All other policies.....	55	70,682

*New Policies issued during the year (excluding Industrial).*

	Number.	Amount.
Whole life policies.....	128	132,683
Endowment policies.....	14	13,592
All other policies.....	5	4,260
Total number and amount.....	4,229	\$5,213,520
Deduct policies ceased to be in force.....	470	609,169
	3,759	\$4,604,351
Number and amount of industrial policies in force December 31, 1886.....	1,066,875	119,560,338
Total policies in force at end of the year.....	1,070,634	\$124,164,689

*Policies ceased to be in force during the year (excluding Industrial).*

	Number.	Amount.
By death.....	98	\$108,087
By maturity (end).....	20	16,328
By surrender.....	242	355,127
By lapse.....	104	123,127
By change and decrease.....	2	1,500
By not taken.....	4	5,000
Total terminated.....	470	\$609,169

## VIII. BUSINESS IN CONNECTICUT DURING 1886.

	Number.	Amount.
Number and amount of policies in force in Connecticut December 31, 1885.....	77	\$153,281 00
Number and amount of policies issued during the year....	2	6,000 00
Totals.....	79	\$159,281 00
Deduct number and amount ceased to be in force..	9	12,436 00
Number and amount.....	70	146,845 00
Industrial policies in force.....	24,703	2,768,366 00
Total number and amount in force Dec. 31, 1886	24,773	\$2,915,211 00
Number and amount of claims unpaid December 31, 1885,	1	1,000 00
Number and amount of losses and claims on policies incurred during the year.....	485	52,609 28
Number and amount of losses and claims on policies paid during the year.....	485	52,609 28
Premiums collected.....		103,929 58

**Schedule A—Real Estate owned by the Company.**

In New York City.....	\$300,000 00
Brooklyn.....	76,500 00
Total.....	\$376,500 00

**Schedule C—Loans on Collateral.**

	Par Val.	Market Val.	Amt. Loaned.
Erie R. R. 1st consols.....	\$20,000	\$27,200	\$24,000 00
Del. & Hud. Can. Co. bonds.....	10,000	11,600	10,000 00
Long Island Loan & Trust Co. stock.....	10,000	15,700	11,000 00
Chicago, Mil. & St. Paul R. R. bonds.....	25,000	28,875	25,000 00
Totals .....	\$65,000	\$83,375	\$70,000 00

**Schedule E—Stocks and Bonds owned by the Company.**

	Cost Value.	Par Value.	Market Value.
<b>UNITED STATES BONDS—</b>			
United States.....	\$311,469 28	\$287,000 00	\$332,435 00
<b>MUNICIPAL BONDS—</b>			
Peekskill, N. Y., water.....	25,872 60	25,000 00	35,500 00
Brooklyn, N. Y., water.....	31,452 82	25,000 00	38,750 00
<b>RAILROAD BONDS—</b>			
Chicago, Mil. & St. Paul.....	142,612 50	121,000 00	149,900 00
Chi., Col., C. & Ind. 1st m.....	33,965 00	29,000 00	37,845 00
Chi., Bur. & Northern 1st m.....	25,968 75	25,000 00	26,125 00
Chi., St. Paul, Minn. & O. 1st m.....	33,450 00	30,000 00	36,750 00
St. Joseph & G. I. 1st m.....	52,781 25	50,000 00	53,625 00
Albany & Susque. 1st m.....	22,710 00	20,000 00	23,900 00
Columbus & Toledo 1st m.....	26,950 00	22,000 00	26,400 00
Canada Southern 1st m.....	53,647 50	50,000 00	53,937 50
Northern Ill. 1st m.....	26,750 00	25,000 00	27,500 00
Buff., N. Y. & Phila. 1st m.....	50,000 00	50,000 00	25,000 00
F. E. & Miss. Val. 1st m.....	51,136 87	43,000 00	51,600 00
Chic. & West Ind. 1st m.....	77,125 00	67,000 00	73,030 00
Chic. & Ind. coal 1st m.....	46,218 75	50,000 00	50,000 00
Detroit, Bay City & Alpena.....	26,218 75	25,000 00	26,000 00
Gulf, Col. & Santa Fe.....	61,625 00	50,000 00	62,250 00
Louisville, New A. & Chic.....	60,270 00	56,000 00	61,390 00
Morgans, La. & Tex.....	26,750 00	25,000 00	29,000 00
Minn. & St. Louis.....	29,500 00	25,000 00	27,125 00
Missouri Pacific.....	56,312 50	50,000 00	57,250 00
Northern Pacific.....	58,750 00	50,000 00	59,500 00
St. Paul & Northern.....	36,890 00	31,000 00	37,200 00
T., Ann. A. & Grand Trunk.....	26,437 50	25,000 00	26,500 00
<b>MISCELLANEOUS—</b>			
D. & H. Can. Co. 1st m.....	18,720 00	16,000 00	19,360 00
Totals.....	\$1,413,584 07	\$1,272,000 00	\$1,447,872 50

## MUTUAL BENEFIT LIFE INSURANCE COMPANY,

NEWARK, N. J.

Commenced Business, April, 1845.

AMZI DODD, *President.*EDWARD L. DOBBINS, *Secretary.**Attorney in Connecticut,* INSURANCE COMMISSIONER.

## I. CAPITAL.

Amount of net or ledger assets December 31, 1885..... \$38,046,075 14

## II. INCOME DURING THE YEAR.

Cash received for premiums without deduction for commissions or other expenses.....	\$2,916,596 04	
Premium notes, loans or liens taken in part payment for premiums.....	402,924 89	
Premiums paid by dividends and surrendered policies.....	1,272,636 91	
Cash received for annuities.....	38,504 82	
Premiums on new business, including annuities, \$741,915 71; on old, \$3,850,242 13.		
Total premium income.....	\$4,630,662 66	
Interest on mortgage loans.....	1,080,101 02	
Interest on bonds owned, and dividends on stocks..	578,566 08	
Interest on premium notes, loans, or liens....	249,091 89	
Interest on other debts due the Company.....	130,629 46	
Discount on claims paid in advance.....	632 40	
Rents for use of Company's property.....	33,303 51	
Total income.....		6,702,987 02
Total.....		\$44,749,062 16



## III. DISBURSEMENTS DURING THE YEAR.

Cash paid for losses and additions....	\$2,572,385	52
Premium notes, loans, or liens used in payment of same.....	139,054	21
Cash paid for matured endowments and additions.....	203,995	27
Premium notes, loans, or liens used in payment of same.....	6,334	23
Total amount actually paid for losses and matured endowments.....	\$2,921,769	23
Cash paid to annuitants.....	15,684	07
Cash paid for surrendered policies.....	214,226	79
Premium notes, loans, or liens used in purchase of surrendered policies and void by lapse.....	138,084	02
Cash surrender values, including reconverted addi- tions, applied in payment of premiums.....	218,886	16
Cash dividends paid to policy-holders and applied in payment of premiums.....	1,158,127	30
Premium notes, loans, or liens used in payment of dividends to policy-holders.....	22,071	14
Total paid policy-holders...\$4,688,848.71		
Commissions to agents and agency expenses.....	468,337	54
Medical examiners' fees.....	36,279	10
Salaries and other compensation of officers and other office employés.....	120,616	39
Taxes, licenses, fines, and fees.....	152,329	16
Advertising, law, and miscellaneous expenses.....	74,679	38
Premiums paid for bonds purchased.....	106,856	05
Total disbursements.....	\$5,647,946	33
Balance.....	\$39,101,115	83

## IV. ASSETS.

## AS PER LEDGER ACCOUNTS.

Real estate unencumbered, as per Schedule A....	\$200,000	00
Ledger value of real estate purchased on foreclosure,	1,570,169	05
Loans on bonds and mortgages (first liens).....	19,848,923	99
Loans secured by pledge of bonds, stocks, or other marketable collaterals as per Schedule C.....	2,091,500	00
Loans made in cash to policy-holders, on this Com- pany's policies assigned as collateral.....	543,350	79
Premium notes, loans, or liens on policies in force..	4,247,228	49
Par value of bonds and stocks owned absolutely, as per Schedule E.....	9,713,402	73
Cash in Company's office.....	156,803	92
Cash deposited in banks.....	635,239	11
Agents' ledger balances and cash obligations.....	9,747	63
Premiums in transit, since received.....	84,750	12
Total net or ledger assets.....	\$39,101,115	83

## OTHER ASSETS.

Interest due and accrued on bond and mortgage loans.....	328,712 22
Interest accrued on bonds and stocks.....	125,105 11
Interest accrued on collateral loans.....	14,942 15
Interest accrued on premium notes, loans, or liens.....	116,798 78
Market value of bonds and stocks over par value, as per Schedule E,	838,575 00
Gross premiums due and unreported on policies in force December 31, 1886.....	\$90,323 53
Gross deferred premiums on policies in force De- cember 31, 1886.....	285,945 30
Total.....	\$376,268 83
Deduct the loading on above gross amount,	75,253 77
Net amount of uncollected and deferred premiums.....	301,015 06
Total assets.....	\$40,826,264 15

## ITEM NOT ADMITTED.

Agents' balances and cash obligations.....	9,747 63
Total assets (less item not admitted).....	\$40,816,516 52

## V. LIABILITIES.

Net present value of all the outstanding policies in force December 31, 1886, computed according to the Actuaries' or Combined Ex- perience Table of Mortality, with 4 per cent. compound interest,	\$37,179,435 00
Claims for death losses and matured endowments in process of adjustment or adjusted and not due..	\$201,874 93
Claims for death losses and other policy claims re- sisted by the Company.....	32,000 00
Total policy claims.....	233,874 93
Unpaid dividends of surplus, or other profits due policy-holders....	203,202 18
Premiums paid in advance.....	9,251 10
Liabilities on policy-holders' account.....	\$37,625,763 21
Surplus on policy-holders' account.....	3,190,753 31
Total liabilities.....	\$40,816,516 52

## VI. PREMIUM NOTE ACCOUNT.

Premium notes, loans, or liens on hand December 31, 1885.....	\$4,207,348 22
Received during the year.....	402,924 89
Total.....	\$4,610,273 11

*Deductions during the year.*

Notes, loans, or liens used in payment of losses and claims.....	\$145,388 44	
Notes, loans, or liens used in purchase of surrendered policies, and void by lapse.....	138,084 02	
Notes, loans, or liens used in payment of dividends to policy-holders.....	22,071 14	
Notes, loans, or liens redeemed by makers in cash,	57,501 02	
Total reduction of premium note account.....		363,044 62
Balance note assets at the end of the year.....		\$4,247,228 49

## VII. EXHIBIT OF POLICIES.

*Policies and Additions in force at the end of the previous year.*

	Number.	Amount.
Whole life policies .....	41,546	\$113,782,591
Endowment policies .....	8,028	19,421,766
All other policies.....	2,272	6,212,450

*New Policies issued during the year.*

	Number.	Amount.
Whole life policies.....	2,791	7,255,060
Endowment policies .....	2,360	5,204,075
All other policies.....	879	2,234,325

*Old Policies revived during the year.*

	Number.	Amount.
Whole life policies.....	23	\$6,900
Endowment policies .....	12	31,500

*Old Policies increased during the year.*

	Number.	Amount.
Whole life policies.....	....	1,575
Endowment policies .....	3	8,520

*Reversionary Additions by Dividends.*

	Number.	Amount.
Whole life policies.....	....	7,872
Endowment policies.....	....	5,075
Total number and amount.....	57,914	\$154,251,709
Deduct policies ceased to be in force.....	4,281	11,065,053
Total policies in force at end of the year...	53,633	\$143,186,656

*Annuity Bonds.*

	Number.	Yearly Paym'ts.
Bonds in force December 31, 1886, not included in policy exhibit.....	47	\$19,639

*Policies ceased to be in force during the year.*

	Number.	Amount.
By death.....	889	2,715,984
By maturity (end).....	136	216,430 00
By expiry (term).....	479	1,300,400
By surrender.....	1,568	4,076,034
By lapse.....	767	1,729,425
By not taken.....	442	1,026,780
Total terminated.....	4,281	\$11,065,053

## VIII. BUSINESS IN CONNECTICUT DURING 1886.

	Number.	Amount.
Number and amount of policies in force in Connecticut December 31, 1885.....	1,368	\$2,840,276
Number and amount of policies issued during the year...	122	254,940
Totals.....	1,490	\$3,095,216
Deduct number and amount ceased to be in force..	115	255,118
Total number and amount in force Dec. 31, 1886,	1,375	\$2,840,098

	Number.	Amount.
Number and amount of losses and claims on policies unpaid December 31, 1885.....	....	\$3,000 00
Number and amount of losses and claims on policies incurred during the year.....	....	95,030 00
Totals.....	....	\$98,030 00

Number and amount of losses and claims on policies paid during the year.....	....	\$91,647 00
Premiums collected.....	....	66,814,50

**Schedule A—Real Estate owned by the Company.**

In Newark, N. J., Company's office.....	\$200,000 00
Elsewhere in New Jersey.....	1,487,748 29
In New York.....	82,420 76
Total.....	\$1,770,169 05

**Schedule C—Loans on Collateral.**

	Par Val.	Market Val.	Amt. Loaned.
Del., Lack. & West. R. R. stock.....	\$30,000	\$41,062	\$100,000 00
St. Paul, Minn. & Manitoba R. R. stock..	50,000	58,000	
Pullman Palace Car Co. stock.....	20,000	27,800	
Missouri Pacific R. R. stock.....	37,000	40,145	100,000 00
Del. Lack. & West. R. R. stock.....	20,000	27,375	
Chi., Mil. & St. Paul R. R. common stock,	30,000	27,225	
Canadian Pacific R. R. stock.....	10,000	6,737	
Manhattan Elevated R. R. stock.....	10,000	15,825	
Consolidated Gas Co. stock.....	10,000	8,000	



	Par Val.	Market Val.	Amt. Loaned.
Chi., Mil. & St. P. R. R. preferred stock..	70,000	82,425	
Chic., Rock Island & Pacific R. R. stock..	10,000	12,612	
Fort, Worth & Denver City R. R. bonds...	10,000	8,975	
Syracuse, Bing. & New York R. R. bonds,	4,000	5,260	100,000 00
Missouri, Kansas & Texas R. R. bonds...	10,000	9,950	
Southern Pacific of California R. R. bonds,	2,000	2,210	
Chicago, Mil. & St. Paul R. R. stock.....	2,000	2,150	
Delaware & Hudson Canal Co. stock.....	20,000	20,675	
Oregon Ry. & Nav. Co. stock .....	50,000	52,000	150,000 00
N. Y., West Shore & Buffalo R. R. bonds,	105,000	110,118	
Butler County, Ohio, bonds.....	50,000	50,000	48,500 00
City of Toledo, Ohio, bonds.....	100,000	100,000	97,500 00
Chic., Rock Island & Pacific R. R. stock..	25,000	31,531	
Illinois Central R. R. stock.....	10,000	13,300	
Chicago, Burling. & Quincy R. R. stock..	55,000	75,075	100,000 00
Oregon Ry. & Nav. Co. stock.....	2,500	2,600	
Pullman Palace Car Co. stock.....	2,500	3,475	
Chi., Mil. & St. P. R. R. pref. stock .....	100,000	117,750	100,000 00
Chi., St. P., Minn. & Oma. R. R. pref. stk.,	100,000	109,000	100,000 00
Missouri Pacific R. R. stock.....	10,000	10,850	
St. Louis & San Fran. R. R. 1st pref. stk..	15,000	17,231	
Illinois Central R. R. stock .....	40,000	53,200	
Missouri Pacific R. R. stock.....	70,000	75,950	
Canadian Pacific R. R. stock.....	20,000	13,475	
St. P., Minn. & Man. 6 p. c. bonds .....	12,000	14,640	200,000 00
St. P., Minn. & Man. 4½ p. c. bonds.....	21,000	21,000	
Galveston, Harris. & San An. 6 p. c. bonds,	24,000	25,500	
Galveston, Harris. & San An. 7 p. c. bonds,	10,000	11,500	
New York City bonds.....	15,000	15,000	
Pullman Palace Car Co. stock .....	20,000	27,800	100,000 00
St. Paul, Minn. & Manitoba R. R. stock..	80,000	92,800	
Del., Lack. & West. R. R. stock.....	140,000	191,625	
Morris & Essex R. R. stock.....	10,000	13,800	
New York, Lack. & Western R. R. stock..	18,500	19,378	
Chic., Rock Island & Pacific R. R. stock..	10,000	12,600	250,000 00
Illinois Central R. R. stock .....	10,000	13,300	
Manhattan Elevated R. R. stock.....	20,000	31,650	
Consolidated Gas Co. stock.....	40,000	32,000	
Chi., Mil. & St. P. R. R. preferred stock..	40,000	47,100	
Atchison, Colorado & Pacific R. R. bonds,	5,000	5,300	
Cedar Falls & Minnesota R. R. bonds....	5,000	5,475	50,000 00
N. Y., West Shore & Buffalo R. R. bonds,	2,000	2,097	
Northern Pacific R. R. bonds.....	1,000	1,038	
Chicago & North West R. R. common stk.,	30,000	34,537	
Michigan Central R. R. stock.....	70,000	65,712	100,000 00
Pullman Palace Car Co. stock.....	12,500	17,375	
District of Columbia bonds.....	5,000	6,050	

	Par Val.	Market Val.	Amt. Loaned.
Chi., Rock Island & Pacific R. R. bonds..	29,000	32,480	50,000 00
Chicago, Burling. & Quincy R. R. bonds,	3,000	2,977	
United N. J. R. R. & Canal Co. bonds....	5,000	6,000	
Denver & Rio Grande R. R. bonds.....	25,000	20,031	
Illinois Central R. R. stock.....	20,000	26,600	250,000 00
St. Paul, Minn. & Manitoba R. R. stock..	30,000	34,800	
Canadian Pacific R. R. stock.....	30,000	20,250	
Chicago, Burling. & Quincy R. R. stock..	10,000	13,650	
Chi., Mil. & St. Paul R. R. common stock,	20,000	18,150	
Delaware & Hudson Canal Co. bonds....	40,000	56,400	
Chicago & Western Indiana R. R. bonds..	10,000	10,750	
Morris & Essex R. R. bonds.....	20,000	26,000	
Denver & South Park R. R. bonds.....	10,000	8,000	
Missouri Pacific R. R. bonds.....	20,000	24,200	
Union Pacific R. R. bonds.....	63,000	66,150	100,000 00
Chicago & North West R. R. common stk.,	100,000	115,125	
Fort Worth & Denver City R. R. bonds...	10,000	8,975	
Morris & Essex R. R. bonds.....	5,500	7,150	
Pullman Palace Car Co. stock.....	50,000	69,500	50,000 00
Citizens Gas Light Co. stock.....	35,000	49,000	40,000 00
Totals .....	\$2,236,500	\$2,555,446	\$2,091,500 00

**Schedule E—Stocks and Bonds owned by the Company.**

	Par Value.	Market Value
<b>UNITED STATES BONDS—</b>		
United States 4 p. c.....	\$400,000 00	\$508,000 00
United States 4½ p. c.....	100,000 00	110,000 00
<b>COUNTY AND MUNICIPAL BONDS—</b>		
Essex County, N. J., 7 p. c.....	1,020,000 00	1,224,000 00
Essex “ “ 5 p. c.....	75,000 00	75,000 00
Essex “ “ 4½ p. c.....	90,000 00	90,000 00
Essex “ “ 4 p. c.....	30,000 00	30,000 00
Union “ “ 6 p. c.....	65,000 00	66,100 00
Buchanan County, Mo., 5 p. c.....	500,000 00	500,000 00
Woodbury County, Ia., 6 p. c.....	115,000 00	115,000 00
Van Buren, Ia., 5 p. c.....	67,000 00	67,000 00
Randolph County, Ind., 5½ p. c.....	12,500 00	12,500 00
Tippecanoe County, Ind., 5 p. c.....	75,000 00	75,000 00
City of Toledo, Ohio, 8 p. c.....	173,000 00	211,060 00
City of Lafayette, Ind., 8 p. c.....	160,000 00	196,800 00
City of Erie, Pa., 7 p. c.....	152,000 00	174,800 00
City of Sandusky, Ohio, 7 p. c.....	100,000 00	110,000 00
City of Cleveland, Ohio, 7 p. c.....	400,000 00	442,000 00
City of South Bend, Ind., 5 p. c.....	153,000 00	159,120 00
City of Springfield, Ill., 5 p. c.....	114,300 00	114,300 00
City of Saginaw, Mich., 5 p. c.....	100,000 00	100,000 00
City of Newark, N. J., 7 p. c.....	2,475,000 00	2,765,000 00
City of Orange, N. J., 7 p. c.....	60,000 00	69,500 00
City of New Brunswick, N. J., 7 p. c.....	14,000 00	15,820 00

	Par Value.	Market Value.
City of Elizabeth, N. J. (adjustment), 4 p. c....	662,480 00	662,480 00
City of Rathway, N. J., 4 p. c.....	49,401 33	49,401 33
Township of Montclair, N. J., 5 p. c.....	325,000 00	344,500 00
Township of West Orange, N. J., 7 p. c.....	135,500 00	165,875 00
Temporary tax loan, Elizabeth, N. J., 6 p. c....	29,721 40	29,721 40
RAILROAD BONDS—		
Grand Rapids & Indiana 7 p. c.....	50,000 00	58,500 00
Belvidere, Delaware, 4 p. c.....	500,000 00	500,000 00
West Shore certificates (guaranteed by New York Central & Hudson River) 4 p. c.....	437,500 00	437,500 00
Newark & New York 1st m. 7 p. c. (full issue, \$600,000).....	573,000 00	573,000 00
Central of New Jersey receiver's certificates 6 p. c. (first liens).....	400,000 00	400,000 00
MISCELLANEOUS—		
Lehigh & Wilkesbarre Coal Co. 6 p. c. m. bds.,	100,000 00	100,000 00
Total.....	\$9,713,402 73	\$10,551,977 73

## MUTUAL LIFE INSURANCE COMPANY,

NEW YORK CITY.

Commenced Business, February 1, 1843.

RICHARD A. MCCURDY, *President.*

WM. J. EASTON, *Secretary.*

*Attorney in Connecticut,* INSURANCE COMMISSIONER.

### I. CAPITAL.

No capital stock.

Amount of net or ledger assets December 31, 1885..... \$99,865,644 11

### II. INCOME DURING THE YEAR.

Cash received for premiums without  
deductions for commissions or other  
expenses ..... \$15,594,231 75

Premiums received on new business,  
\$5,390,809.31; on old, \$10,203,-  
422.44.

Cash received for annuities ..... 40,488 91

Total premium income..... \$15,634,720 66

Interest on mortgage loans.....	2,777,165	31
Interest on bonds owned, and dividends on stocks..	2,153,492	62
Interest on other debts due the Company.....	184,755	28
Rents for use of Company's property.....	387,042	80
Total income.....	\$21,137,176	67
Total.....	\$121,002,820	78

## III. DISBURSEMENTS DURING THE YEAR.

Cash paid for losses and additions...\$5,492,920	00
Cash paid for matured endowments and additions.....	1,693,549 38
Total amount actually paid for losses and matured endowments.....	\$7,186,469 38
Cash paid to annuitants.....	28,210 89
Cash paid for surrendered policies and additions...	3,215,180 23
Cash dividends paid to policy-holders.....	2,699,243 24
Total paid policy-holders...\$13,129,103	74
Commissions to agents.....	1,732,632 83
Salaries and expenses of law department.....	118,620 42
Medical examiners' fees and salaries.....	114,322 51
Salaries and other compensation of officers and other office employés.....	313,661 31
State and local taxes in State where organized, and taxes, licenses, fines, and fees in other States,	277,169 85
Rents.....	85,671 00
Premiums charged off on securities.....	52,566 14
Advertising.....	71,543 14
Exchange, postage, printing, stationery, and sundry expenses.....	387,795 53
Total disbursements.....	\$16,283,086 47
Balance.....	\$104,719,734 31

## IV. ASSETS.

## AS PER LEDGER ACCOUNTS.

Cash value of real estate unencumbered, as per Schedule A.....	\$10,591,286 32
Loans on bond and mortgage (first liens).....	50,118,949 66
Loans secured by pledge of bonds, stocks, or other marketable collaterals, as per Schedule C.....	6,172,917 25
Par value of bonds and stocks owned absolutely, as per Schedule E.....	35,341,400 00
Cash in Company's office and deposited in banks...	2,306,203 08
Suspense account.....	167,615 91
Agents' ledger balances.....	21,362 09
Total net or ledger assets.....	\$104,719,734 31



## OTHER ASSETS.

Interest due and accrued on bond and mortgage loans.....	1,166,870 65
Market value of bonds and stocks over par, as per Schedule E'.....	6,730,241 00
Gross premiums due and unreported on policies in force December 31, 1886.....	\$248,546 95
Gross deferred premiums on policies in force De- cember 31, 1886.....	1,316,570 33
Total.....	\$1,565,117 28
Deduct the loading on above gross amount..	313,023 46
Net amount of uncollected and deferred premiums.....	1,252,093 82
Total assets.....	\$113,868,939 78

## ITEMS NOT ADMITTED.

Agents' balances.....	\$21,362 09
Suspense account.....	167,615 91
Total.....	188,978 00
Total assets (less items not admitted).....	\$113,679,961 78

## V. LIABILITIES.

Net present value of all the outstanding policies in force December 31, 1886, computed according to the Actuaries' or Combined Ex- perience Table of Mortality, with 4 per cent. compound interest, \$105,373,761 00	
Claims for death losses due and unpaid.....	\$94,568 00
Claims for matured endowments due and unpaid..	44,184 25
Claims for death losses and matured endowments in process of adjustment, or adjusted and not due...	865,059 00
Claims for death losses and other policy claims re- sisted by the Company or awaiting further proof..	None.
Total policy claims.....	1,003,811 25
Premiums paid in advance.....	78,274 84
Amount of any other liability of the Company.....	38,309 00
Liabilities on policy-holders' account.....	\$106,494,156 09
Surplus on policy-holders' account.....	7,185,805 69
Total liabilities.....	\$113,679,961 78

## VI. PREMIUM NOTE ACCOUNT.

No premium notes.

## VII. EXHIBIT OF POLICIES.

*Policies and Additions in force December 31, 1885.*

	Number.	Amount.
Policies in force.....	120,882	\$342,198,568
Additions in force.....	....	26,753,769
Total in force December 31, 1885.....	120,882	\$368,952,337

*Risks Assumed.*

	Number.	Amount.
Policies issued during the year.....	17,930	50,198,502
Policies restored during the year .....	726	2,125,030
Additions credited .....	....	4,503,482
Totals .....	18,656	\$56,827,014

*Risks Terminated.*

	Number.	Amount.
By death .....	1,661	\$4,862,313
By maturity.....	648	1,465,220
By expiry.....	77	300,250
By surrender.....	2,413	7,301,655
By lapse.....	2,730	6,969,305
By decrease .....	....	319,500
By not taken.....	2,163	6,463,640
Additions terminated by death, maturity, surrender and lapse, .....	....	4,321,294
Totals.....	9,692	\$32,003,177

*Policies and Additions in force December 31, 1886.*

	Numbers.	Amounts.	Additions.	Total Assurance.
Whole life policies.....	100,266	\$291,121,807	\$24,510,163	\$315,631,970
Endowment policies.....	29,566	75,710,710	2,424,106	78,134,816
All other policies.....	14	7,700	1,688	9,388
Totals .....	129,846	\$366,840,217	\$26,935,957	\$393,776,174

## VIII. BUSINESS IN CONNECTICUT DURING 1886.

	Number.	Amount.
Number and amount of policies in force in Connecticut December 31, 1885.....	4,774	\$12,359,101
Number and amount of policies issued during the year....	401	1,004,410
Totals.....	5,175	\$13,363,511
Deduct number and amount ceased to be in force..	241	641,521
Total number and amount in force Dec. 31, 1886,	4,934	\$12,721,990

	Number.	Amount.
Number and amount of losses and claims on policies un- paid December 31, 1885.....	....	\$31,812 00
Number and amount of losses and claims on policies in- curred during the year.....	....	236,858 23
Total .....	....	\$268,670 23
Number and amount of losses and claims on policies paid during the year.....	....	233,374 23
Premiums collected in cash .....	....	437,429 73

**Schedule A—Real Estate owned by the Company.**

Company's office buildings in New York, Philadelphia, and Boston.....	} \$10,591,286 32
Real estate purchased under foreclosure of mortgage.....	

**Schedule C—Loans on Collateral.**

	Par Value.	Market Value.
Bank of New York stock.....	\$10,500 00	\$21,525 00
Brooklyn Trust Co. stock.....	4,575 00	14,182 50
Baltimore & Ohio R. R. stock.....	100,300 00	166,498 00
Baltimore & Ohio R. R. stk, Washington branch,	100,000 00	166,000 00
Chicago & No. Western R. R. stock.....	202,500 00	230,850 00
Chicago & No. Western pfd. stock.....	20,000 00	28,000 00
Cin., Ind., St. Louis & Chicago R. R. stock.....	10,000 00	9,300 00
Chicago, Milwaukee & St. Paul R. R. stock.....	78,000 00	70,200 00
Chicago, Milwaukee & St. Paul R. R. pfd. stock..	74,200 00	87,556 00
Chicago, Rock Island & Pacific R. R. stock.....	170,000 00	212,500 00
Central Ohio R. R. stock.....	176,250 00	176,250 00
Chicago, St. Paul, Minn. & Omaha R. R. pfd. stk.,	70,000 00	78,400 00
Chicago & Alton R. R. stock.....	35,000 00	49,000 00
Chicago, Burlington & Quincy R. R. stock.....	45,500 00	61,880 00
Central Trust Co. stock.....	16,100 00	67,620 00
Continental Fire Insurance Co. stock.....	2,000 00	4,000 00
City Bank of Plainfield, N. J., stock.....	1,000 00	1,000 00
Central Park, No. & E. River R. R. stock.....	8,200 00	9,020 00
Canadian Pacific R. R. stock.....	30,000 00	20,100 00
Delaware & Hudson Canal Co. stock.....	215,900 00	222,377 00
Delaware, Lack. & Western R. R. stock.....	290,000 00	394,400 00
Detroit, Hills. & So. Western R. R. stock.....	100,000 00	70,000 00
First National Bank of Fishkill stock.....	2,100 00	3,570 00
Fulton & Municipal Gas Co. stock.....	5,000 00	6,250 00
Georgia R. R. & Banking Co. stock.....	100,000 00	150,000 00
Illinois Central R. R. stock.....	88,000 00	115,280 00
Illinois Central R. R., leased line, stock.....	30,000 00	27,600 00
Kansas City, St. Louis & Chicago R. R. stock....	10,000 00	14,000 00
Morris & Essex R. R. stock.....	65,000 00	91,000 00
Missouri Pacific R. R. stock.....	125,700 00	134,499 00
Manhattan Elevated R. R. stock.....	40,000 00	52,000 00
Merchants National Bank, St. Paul, stock.....	5,000 00	7,500 00
National German-American Bank, St. Paul, stock,	5,000 00	5,100 00
New York Central R. R. stock.....	12,000 00	13,680 00
New York, N. H. & Hartford R. R. stock.....	13,000 00	27,950 00
New York & Harlem R. R. stock.....	10,000 00	21,500 00
New York Life Insurance & Trust Co. stock.....	200 00	1,000 00
New York Guarantee & Indemnity Co. stock.....	6,800 00	6,800 00
Oregon R. R. & Navigation Co. stock.....	100,000 00	102,000 00
Pennsylvania R. R. stock.....	67,750 00	75,880 00

	Par Value.	Market Value.
Pennsylvania Coal Co. stock.....	2,250 00	4,500 00
Rensselaer & Saratoga R. R. stock.....	10,000 00	16,000 00
St. Paul, Minneapolis & Manitoba R. R. stock..	90,000 00	103,500 00
St. Louis & San Francisco R. R. 1st pfd. stock..	10,000 00	11,400 00
Third Avenue R. R. stock.....	150,100 00	345,230 00
Union Trust Co. stock.....	8,600 00	36,120 00
Union National Bank, Chicago, stock.....	160,000 00	224,000 00
Atlanta & West Point R. R. 6 p. c. certificate of indebtedness bonds.....	440,900 00	440,900 00
Broadway & Seventh Ave. 5 p. c. bonds.....	5,000 00	5,250 00
Baker township, Kan., 7 p. c. bonds.....	1,000 00	1,030 00
Buffalo, N. Y. & Erie R. R. 7 p. c. bonds.....	34,000 00	45,900 00
Baltimore & Ohio R. R. 5 p. c. bonds.....	10,000 00	11,000 00
Baltimore & Potomac R. R. bonds.....	1,000 00	1,200 00
Chicago & No. Western R. R. 5 p. c. debent. bds.,	5,000 00	5,350 00
Chicago & No. Western R. R. 4 p. c. exten. bonds,	125,000 00	125,000 00
Chicago & No. West. R. R. 7 p. c. gold bonds...	35,000 00	45,850 00
Central Pacific R. R. 1st 6 p. c. bonds.....	5,000 00	5,800 00
Chicago, Bur. & Northern R. R. 1st 5 p. c. bonds,	8,000 00	8,320 00
Chesapeake & Ohio R. R., Series B., 6 p. c. bonds,	42,000 00	31,920 00
Chicago, Rock I. & Pacific R. R. col. 5 p. c. bonds,	25,000 00	27,500 00
Chicago, Burlington & Quincy R. R. 4 p. c. bonds,	41,000 00	40,590 00
Cincinnati, O., 7 $\frac{1}{10}$ p. c. bonds.....	3,000 00	3,900 00
Chicago, Ill., 7 p. c. ....	2,000 00	2,200 00
Chicago, Mil. & St. Paul R. R. 5 p. c. term bonds,	1,000 00	1,040 00
Chi., Mil. & St. P. R. R., So. Minn. div., 6 p. c. bds.,	11,000 00	12,980 00
Chi., St. L. & N. Orleans R. R. 7 p. c. bonds, ....	40,000 00	47,600 00
Coffey County, Kan., 7 p. c. bonds.....	1,000 00	1,050 00
Cloud County, Kan., 8 p. c. bonds.....	2,000 00	2,100 00
Chi., St. P., Minn. & O. R. R. 6 p. c. bonds.....	5,000 00	6,100 00
Cin., Laf. & Chi. R. R. 1st 7 p. c. bonds.....	1,000 00	1,100 00
Cin., Ind., St. L. & Chi. R. R. 4 p. c. bonds.....	11,000 00	10,780 00
Chesapeake & Ohio R. R. 6 p. c. bonds.....	10,000 00	10,700 00
Canada Southern R. R. 1st 5 p. c. bonds.....	1,000 00	1,070 00
Denver & Rio Grande R. R. 1st 7 p. c. bonds. .	10,000 00	11,900 00
Denver & Rio Grande R. R. 4 p. c. bonds.....	20,000 00	16,000 00
Detroit, Mich., 7 p. c. bonds.....	3,000 00	3,180 00
Detroit, Monroe & Toledo R. R. 7 p. c. bonds. .	10,000 00	12,500 00
East Tenn., Va. & Ga., 1st 7 & 5 p. c. bonds....	423,000 00	420,610 00
Fonda, Johnston & Glov. R. R. 1st 7 & 6 p. c. bds.,	86,000 00	91,500 00
Fort Worth & Denver City R. R. 6 p. c. ....	3,000 00	2,670 00
Greenpoint Ferry Co. 7 p. c. bonds.....	25,000 00	25,000 00
Gal. Har. & San Ant. R. R. 2d 7 p. c. bonds....	10,000 00	11,500 00
Gulf, Col. & Santa Fe R. R. 1st 7 p. c. bonds....	10,000 00	12,000 00
Georgia State 4 $\frac{1}{2}$ p. c. bonds.....	285,000 00	302,100 00
Henderson Bridge Co. 1st 6 p. c. bonds.....	10,000 00	10,800 00
Hannibal & St. Joseph R. R. 1st 6 p. c. bonds....	25,000 00	30,000 00
Ind., Dec. & Springfield R. R. 1st 7 p. c. bonds..	10,000 00	10,300 00
International & Gt. Northern R. R. 6 p. c. bonds,	11,000 00	9,900 00



	Par Value.	Market Value.
Kansas Pacific R. R. 6 p. c. bonds.....	20,000 00	20,800 00
Kansas County, Mo., 7 p. c. bonds.....	2,000 00	2,080 00
Louisiana state 4 p. c. bonds.....	6,000 00	4,800 00
Lehigh & Wilkes. con asst. 7 p. c. bonds.....	10,000 00	10,900 00
Lake Shore & Mich. So. R. R. 2d 7 p. c. bonds..	50,000 00	61,000 00
Long Dock Co. 6 p. c. bonds.....	1,000 00	1,150 00
Louisville & Nashville R. R. genl. 6 p. c. bonds..	10,000 00	10,600 00
Louisville, N. Orleans & Tex. R. R. 1st 5 p. c. bds.,	100,000 00	90,000 00
Metropolitan Elevated R. R. 2d 6 p. c. bonds....	95,000 00	103,550 00
Midland of N. J. R. R. 6 p. c. bonds.....	3,000 00	3,300 00
Memphis Tenn., 4 & 6 p. c. bonds.....	20,000 00	19,600 00
Memphis & Chas. R. R. 7 p. c. term liens.....	131,000 00	163,750 00
Mutual Union 6 p. c. bonds.....	15,000 00	12,000 00
Missouri, Kan. & Tex. R. R. gen. 6 p. c. bonds..	10,000 00	10,000 00
Missouri, Kan. & Tex. R. R. 7 p. c. land grants..	13,000 00	14,430 00
Michigan Central R. R. 1st 7 p. c. bonds.....	20,000 00	25,600 00
Memphis & Charleston R. R. 7 p. c. bonds.....	52,000 00	62,400 00
New York & Harlem R. R. 1st 7 p. c. bonds....	72,000 00	93,600 00
North Carolina state 6 p. c. bonds.....	4,000 00	4,800 00
North Pacific R. R. 1st 6 p. c. bonds.....	27,000 00	32,130 00
North Pacific R. R. 2d 6 p. c. bonds.....	12,000 00	12,360 00
Ohio Southern R. R. 1st 6 p. c. bonds.....	15,000 00	15,450 00
Ottawa County, Kan., 8 p. c. bonds.....	5,000 00	5,300 00
Oregon Trans. 1st 6 p. c. bonds.....	24,000 00	23,760 00
Oregon R. R. & Navigation Co. 5 p. c. bonds....	5,000 00	5,200 00
Oregon Short Line R. R. 6 p. c. bonds.....	10,000 00	10,600 00
Providence, R. I., 3½ p. c. bonds.....	106,000 00	120,840 00
Pittsburg, Cleveland & Toledo R.R. 1st 6 p. c. bds.,	50,000 00	52,500 00
Pratt Coal & Iron Co. 7 p. c. bonds.....	200,000 00	200,000 00
Roseville, Ill., 8 p. c. bonds.....	1,000 00	1,050 00
Richmond & Danville R. R. 6 p. c. bonds.....	35,000 00	39,900 00
Rochester & Pittsburg R. R. 6 p. c. bonds.....	140,000 00	149,800 00
Richmond & York River & Ches. R. R. 6 p. c. bds.,	5,000 00	5,000 00
Sheridan township, Kan., 7 p. c. bonds.....	3,000 00	3,000 00
St. Paul, Minn., 4½ p. c. bonds.....	50,000 00	50,500 00
St. Joseph & Grand Island R. R. 6 p. c. bonds...	34,000 00	36,380 00
St. Paul, Minn. & Manitoba R. R. bonds.....	55,000 00	59,400 00
St. Louis, Mo., bonds.....	3,000 00	3,000 00
Silver Springs, Ocala & Gulf bonds.....	50,000 00	40,000 00
St. Louis, Arkansas & Texas 1st bonds.....	25,000 00	24,750 00
Staten Island Rapid Transit 2d bonds.....	225,000 00	247,500 00
St. Louis Iron Mountain & So. bonds.....	4,000 00	3,840 00
Toledo, Ann Arbor & No. M. bonds.....	3,000 00	2,700 00
Tennessee state bonds.....	10,000 00	7,900 00
Union Pacific Col. Trust bonds.....	7,000 00	7,000 00
United States bonds.....	100,000 00	128,000 00
Va. Midland 3d series bonds.....	157,000 00	157,000 00
West Shore R. R. bonds.....	190,000 00	193,800 00
Wisconsin, Iowa & Nebraska R. R. 1st bonds....	50,000 00	25,000 00
Total.....	\$6,918,425 00	\$8,001,227 50

*Recapitulation.*

	Par Value.	Market Value.
Total stock collaterals.....	\$2,876,525 00	\$3,757,017 50
Total bond collaterals.....	4,041,900 00	4,244,210 00
Total collateral securities.....	\$6,918,425 00	\$8,001,227 50
Amount loaned thereon.....		\$6,172,917 25

**Schedule E—Stocks and Bonds owned by the Company.**

	Par Value.	Market Value.
<b>UNITED STATES, STATE, AND DISTRICT BONDS—</b>		
United States 4 and 6 p. c.....	\$2,260,000 00	\$2,886,872 00
Tennessee 3 p. c.....	150,000 00	115,380 00
Georgia 6 p. c. (A. & Gulf R. R.).....	14,500 00	14,863 00
District of Columbia 6 and 7 p. c.....	322,100 00	399,256 00
<b>MUNICIPAL AND COUNTY BONDS—</b>		
Augusta, Ga., 6 p. c.....	15,000 00	17,018 00
Atlanta, Ga., 5, 6, and 7 p. c.....	60,000 00	63,558 00
Atchison County, Kan., refunding 5 and 6 p. c.,	118,000 00	122,600 00
Birmingham, Ala., school 7 p. c.....	14,000 00	15,771 00
Boston, Mass., 5 p. c.....	400,000 00	506,480 00
Brooklyn, N. Y., 6 and 7 p. c.....	610,000 00	875,063 00
Des Moines, Iowa, 5½ p. c.....	77,000 00	78,763 00
Elizabeth, N. J., adjustment 4 p. c.....	7,000 00	5,306 00
Galveston, Texas, 5 p. c.....	133,000 00	125,565 00
Hudson County, N. J., 5 and 7 p. c.....	400,000 00	457,830 00
Hyde Park Village, Ill., 5 p. c.....	50,000 00	52,950 00
Jersey City, N. J., 6 and 7 p. c.....	516,000 00	570,014 00
Minneapolis, Minn., 4½ p. c.....	200,000 00	209,520 00
Milwaukee, County, Wis., 8 p. c.....	132,000 00	145,971 00
Middlesex County, N. J., 7 p. c.....	5,000 00	6,119 00
Memphis, Tenn., taxing dist. 4 and 6 p. c.....	100,000 00	98,125 00
North Plainfield, N. J., 6 p. c.....	11,000 00	11,502 00
New Brunswick, N. J., 6 and 7 p. c.....	111,300 00	113,499 00
Newark, N. J., 6 and 7 p. c.....	410,000 00	514,445 00
Nashville, Tenn., 5½ and 6 p. c.....	370,000 00	395,855 00
New York City, 5 and 7 p. c.....	1,500,000 00	1,960,950 00
Omaha, Neb., 5 p. c.....	115,000 00	119,306 00
Orange, N. J., 5 p. c.....	25,000 00	25,795 00
Orangetown School Dist. No. 4, 6 p. c.....	4,000 00	4,040 00
Ramsay County, Minn., 4½ and 5 p. c.....	150,000 00	159,805 00
St. Paul, Minn., 4½ and 5 p. c.....	575,000 00	622,715 00
Savannah, Ga., 5 p. c.....	30,000 00	30,249 00
Shawnee County, Kan., 6 p. c.....	30,000 00	32,760 00
San Francisco, Cal., 6 p. c.....	374,500 00	374,500 00
San Antonio, Texas, imp. school, 6 and 7 p. c.	95,000 00	100,525 00
Union County, N. J., 6 and 7 p. c.....	62,000 00	68,826 00
<b>RAILROAD BONDS—</b>		
Atlantic & Gulf, 7 p. c.....	187,000 00	217,257 00
Albany & Susquehanna, 6 and 7 p. c.....	1,000,000 00	1,246,308 00
Atlanta & Charlotte Air Line 7 p. c.....	294,000 00	355,785 00

	Par Value.	Market Value.
Baltimore & Ohio (Park. Br.) 6 p. c.....	100,000 00	124,900 00
Burlington, Cedar Rapids & Northern 5 p. c...	76,000 00	76,950 00
Cedar Rapids, Ia. Falls & No. W. 5 and 6 p. c.,	248,000 00	261,830 00
Buffalo, N. Y. & Philadelphia 6 p. c.....	83,000 00	90,470 00
Covington & Lexington 5 p. c.....	100,000 00	100,410 00
Charlotte, Columbia & Augusta 7 p. c.....	50,000 00	55,125 00
Clev., Col., Cin. & Ind. 7 p. c.....	283,000 00	367,805 00
Cinn. & Springfield, L. S. guar. 7 p. c.....	100,000 00	116,450 00
Cinn. & Springfield, C., C., C. & I. guar. 7 p. c.,	150,000 00	171,075 00
Cinn., Ham. & Dayton 6 and 7 p. c.....	300,000 00	355,380 00
Chic. & So. W. (Rock Island) 7 p. c.....	150,000 00	193,050 00
Chic., Mil. & St. Paul 5, 6, and 7 p. c.....	1,656,000 00	1,939,803 00
Chesapeake & Ohio 6 p. c.....	461,000 00	511,710 00
Chicago & Eastern Illinois 6 p. c.....	50,000 00	57,400 00
Chicago & Northwestern 5 and 6 p. c.....	1,840,000 00	2,117,850 00
Chic., St. Paul, Minn. & Om. 6 p. c.....	500,000 00	600,750 00
Columbus & Toledo 7 p. c.....	100,000 00	120,210 00
Columbus and Indiana Cen. 7 p. c.....	31,000 00	37,433 00
Cin. & Chic. Air Line 7 p. c.....	45,000 00	49,617 00
Chicago & Great Eastern 7 p. c.....	28,000 00	32,266 00
Central Park, North & East River 7 p. c.....	36,000 00	42,959 00
Cin., Ind., St. Louis & Chicago 4 p. c.....	200,000 00	197,400 00
East Tenn. Va. & Ga. 5 p. c.....	100,000 00	105,500 00
Erie 1st consols 7 p. c.....	77,000 00	102,202 00
Elmira, Cortland & Northern 6 p. c.....	300,000 00	304,500 00
Flint & Pere Marquette 6 p. c.....	300,000 00	353,100 00
Galveston Harbor & San Antonio, 6 p. c.....	134,000 00	146,060 00
Gulf, Col. & Santa Fe 7 p. c.....	250,000 00	298,000 00
Hannibal & St. Joseph 6 p. c.....	500,000 00	599,500 00
Houston & Texas 7 p. c.....	285,000 00	317,200 00
Ind., Decatur & Springfield 7 p. c.....	196,000 00	199,430 00
Ind., Bloom. & Western 7 p. c.....	115,000 00	129,950 00
Indianapolis & St. Louis 7 p. c.....	114,000 00	127,680 00
Indianapolis & St. Louis 7 p. c.....	286,000 00	326,890 00
James River Valley 6 p. c.....	150,000 00	159,000 00
Jefferson, Mad. & Ind., 7 p. c.....	98,000 00	114,415 00
Jefferson 7 p. c.....	84,000 00	84,000 00
Kansas City, St. Louis & Council Bluffs 7 p. c..	400,000 00	506,000 00
Lake Erie & Western 6 p. c.....	125,000 00	137,500 00
Lafayette, Bloomington & Muncie 6 p. c.....	125,000 00	137,500 00
Lake Shore & Michigan 7 p. c.....	1,500,000 00	1,850,550 00
Morgan's La. & Texas R. R. and S. S. 7 p. c..	250,000 00	310,625 00
Michigan Central, Grand R. Val. div., 6 p. c...	450,000 00	547,110 00
Morris & Essex (D. L. & W) 7 p. c.....	100,000 00	127,850 00
Mobile & Ohio 6 p. c.....	100,000 00	110,500 00
Memphis & Charleston, term. lien, 7 p. c.....	500,000 00	623,250 00
Mont. & Eufaula (C. R. R. & B. Co., Ga.) 6 p. c.,	89,000 00	94,696 00
Minneapolis & St. Louis, Ia., 7 p. c.....	154,000 00	184,461 00
Minneapolis Street Railway Co. 6 p. c.....	130,000 00	136,500 00



	Par Value.	Market Value.
Norfolk & Petersburg (N. & W.) 8 p. c. ....	10,000 00	11,647 00
Nashville & Decatur (L. & N.) 7 p. c. ....	52,000 00	61,854 00
New York, Lack. & Western 6 p. c. ....	1,000,000 00	1,260,000 00
New York, Chicago & St. Louis 6 p. c. ....	450,000 00	432,000 00
Nashville, Chat. & St. Louis 7 p. c. ....	253,000 00	318,021 00
Nash., Chat., Fayetteville & W. Miss., 6 p. c. .	51,000 00	51,765 00
New York Central & Hudson River 7 p. c. ....	500,000 00	661,850 00
New York, Penn. & Ohio 6 p. c. ....	55,000 00	59,758 00
Piedmont of Virginia 8 p. c. ....	61,000 00	64,355 00
Pittsburg Junction 6 p. c. ....	500,000 00	530,000 00
Richmond, York R. & Ches., 6 and 8 p. c. ....	163,000 00	176,042 00
Rome, Watertown & Ogdensburg 7 p. c. ....	159,000 00	171,346 00
St. Paul & Duluth 5 p. c. ....	50,000 00	55,830 00
St. Paul City Railway 6 p. c. ....	285,000 00	300,675 00
Syracuse, Bing. & New York 7 p. c. ....	238,000 00	310,233 00
South Pacific of Missouri 6 p. c. ....	233,000 00	235,982 00
South Carolina pur m. 6 p. c. ....	500,000 00	526,000 00
South Side of Virginia 5, 6, and 8 p. c. ....	40,000 00	41,653 00
So. Ga. & Fla., 1st end. by State of Ga., 7 p. c.,	8,000 00	9,533 00
Texas & New Orleans 7 p. c. ....	600,000 00	736,860 00
Union Pass. Railway Co. of Phila., 5 p. c. ....	27,000 00	29,309 00
Virginia & Tennessee 8 p. c. ....	16,000 00	20,160 00
Western R. R. of Alabama 8 p. c. ....	62,000 00	68,615 00
Western Transit Co. (N. Y. C. guar.) 5 p. c. ....	350,000 00	357,280 00
West Shore R. R. (N. Y. C. guar.) 4 p. c. ....	1,500,000 00	1,537,500 00
RAILROAD STOCKS—		
Chicago, Milwaukee & St. Paul pref. 7 p. c. ....	275,000 00	323,813 00
Chicago & Northwestern pref. ....	440,000 00	616,000 00
Morris & Essex. ....	25,000 00	34,750 00
New York & Harlem (N. Y. C.) ....	420,000 00	907,200 00
New York, New Haven & Hartford. ....	109,200 00	234,780 00
Naugatuck R. R. ....	80,000 00	160,000 00
New York, Providence & Boston. ....	180,600 00	363,006 00
Pennsylvania R. R. ....	316,200 00	360,468 00
MISCELLANEOUS—		
Nat. Water Works Co., Kan. City 6 p. c. bds..	40,000 00	41,800 00
Bleeker Street & Fulton Ferry 7 p. c. bonds...	14,000 00	16,360 00
Central R. R. & Banking Co., Ga., 7 p. c. bds.,	685,000 00	758,980 00
Delaware Hudson Canal Co. 7 p. c. bonds. ....	387,000 00	525,820 00
Ga. R. R. & Banking Co. 5, 6, and 7 p. c. bds.,	400,000 00	422,180 00
Municipal Gas Light Co., Yonkers, 6 p. c. ....	27,000 00	27,000 00
St. Paul Water Co. 8 p. c. ....	26,500 00	28,813 00
Pratt Coal & Iron Co. 7 p. c. bonds. ....	15,000 00	16,674 00
Real Estate Exchange and Auction Room stock,	1,000 00	1,000 00
Citizen's Gas Light Co., Brooklyn 5 p. c. bonds,	50,000 00	51,475 00
Long Branch Water Supply Co. 5 p. c. bonds..	60,000 00	60,996 00
Minneapolis Gas Light Co. 6 p. c. bonds. ....	200,000 00	216,300 00
Totals. ....	\$35,341,400 00	\$42,071,641 00



## NEW YORK LIFE INSURANCE COMPANY,

NEW YORK CITY.

Commenced Business, 1845.

WILLIAM H. BEERS, *President*.RUFUS W. WEEKS, *Actuary*.*Attorney in Connecticut*, INSURANCE COMMISSIONER.

## I. CAPITAL.

No capital stock.

Amount of net or ledger assets December 31, 1885..... \$61,623,472 67

## II. INCOME DURING THE YEAR.

Cash received for premiums without deduction for commissions or other expenses .....	\$14,024,499 84
Premium notes, loans, or liens taken in part payment for premiums.....	68,477 74
Premiums on new business, \$5,079,690.05; on old, \$9,013,287.53.	
Cash received for annuities.....	1,180,686 32
Total .....	\$15,273,663 90
Deduct amount paid to other companies for reinsurance of policies of this Company.....	113,195 39
Total premium income.....	\$15,160,468 51
Interest on mortgage loans.....	925,816 92
Interest on bonds owned, and dividends on stocks..	2,142,628 04
Interest on premium notes, loans, or liens.....	42,912 03
Interest on other debts due the Company.....	} 117,276 97
Discount on claims paid in advance.....	
Rents for use of Company's property.....	82,656 68
Profit on bonds, stocks, or other property actually sold.....	359,998 68
Total income .....	\$18,831,757 83
Total .....	\$80,455,230 50

## III. DISBURSEMENTS DURING THE YEAR.

Cash paid for losses and additions...	\$2,781,697	71
Premium notes, loans, or liens used in payment of same.....	17,338	26
Cash paid for matured endowments and additions.....	558,455	02
Premium notes, loans, or liens used in payment of same.....	619	99
Total.....	\$3,358,110	98
Deduct amount received from other companies for losses or claims on policies of this Company reinsured,	42,000	00
Total amount actually paid for losses and matured endowments.....	\$3,316,110	98
Cash paid to annuitants.....	921,762	39
Cash paid for surrendered policies.....		
Premium notes, loans, or liens used in purchase of surrendered policies and void by lapse.....	1,315,117	91
Cash dividends paid to policy-holders and applied in payment of premiums.....	2,072,043	52
Premium notes, loans, or liens used in payment of dividends to policy-holders.....	2,195	29
Total paid policy-holders.....	\$7,627,230	09
Commissions to agents.....	1,814,904	80
Salaries and traveling expenses of managers of agencies, general, special, and local agents estimated.....	90,000	00
Medical examiners' fees.....	140,380	10
Salaries and other compensation of officers and other office employes.....	296,065	39
State and local taxes in State where organized, taxes, licenses, fines, and fees in other States.....	129,947	45
Advertising.....	89,050	20
Office, law, and agency expenses.....	622,629	38
Total disbursements.....	\$10,810,207	41
Balance.....	\$69,645,023	09

## IV. ASSETS.

## AS PER LEDGER ACCOUNTS.

Real estate unencumbered, as per Schedule A.....	\$6,839,974	22
Loans on bond and mortgage (first liens).....	15,228,775	00
Loans secured by pledge of bonds, stocks, or other marketable collaterals, as per Schedule C.....	4,450,000	00
Premium notes, loans, or liens on policies in force..	408,619	44
Cost value of bonds and stocks owned absolutely, as per Schedule E.....	39,522,443	99

Cash in Company's office.....	3,640 46
Cash deposited in banks and with foreign govern- ments.....	3,029,664 67
Agents' ledger balances.....	161,905 31
Total net or ledger assets.....	\$69,645,023 09

## OTHER ASSETS.

Interest due and accrued on bond and mortgage loans.....	217,191 16
Interest due and accrued on bonds and stocks.....	258,345 42
Rents due and accrued on Company's property or leases....	10,960 52
Market value of bonds and stocks over cost, as per Schedule E....	3,601,829 89
Gross premiums due and unreported on policies in force December 31, 1886.....	\$646,437 14
Gross deferred premiums on policies in force De- cember 31, 1886.....	1,041,666 15
Total.....	\$1,688,103 29
Deduct the loading on above gross amount..	337,620 66
Net amount of uncollected and deferred premiums.....	1,350,482 63
Total assets.....	\$75,083,832 71

## ITEM NOT ADMITTED.

Agents' balances.....	161,905 31
Total assets (less item not admitted).....	\$74,921,927 40

## V. LIABILITIES.

Net present value of all the outstanding policies in force December 31, 1886, computed according to the Actuaries' or Combined Experience Table of Mortality with 4 per cent. compound interest....	\$54,529,628 00
Net value of annuity bonds on same basis.....	8,374,934 00
Total.....	\$62,904,562 00
Deduct net value of risks of this Company reinsured in other solvent companies.....	400,513 00
Net reinsurance reserve.....	\$62,504,049 00
Claims for matured endowments due and unpaid..	\$37,890 70
Claims for death losses and matured endowments in process of adjustment, or adjusted and not due..	537,971 71
Claims for death losses and other policy claims re- sisted by the Company.....	20,000 00
Annuity claims due and uncalled for.....	9,318 74
Total policy claims.....	605,181 15
Premiums paid in advance.....	33,720 72
Liabilities on policy-holders' account.....	\$63,142,950 87
Surplus on policy-holders' account.....	11,778,976 53
Total liabilities.....	\$74,921,927 40
Estimated surplus accrued on Tontine or other policies, the profits upon which are especially re- served for that class of policies.....	\$4,176,425 25

## VI. PREMIUM NOTE ACCOUNT.

Premium notes, loans, or liens on hand December 31, 1885.....	\$416,034 15	
Received during the year.....	68,477 74	
Total.....		\$484,511 89

*Deductions during the year.*

Notes, loans, or liens used in payment of losses and claims.....	\$17,958 25	
Notes, loans, or liens used in purchase of surrendered policies, and void by lapse.....	7,741 40	
Notes, loans, or liens used in payment of dividends to policy-holders.....	2,195 29	
Notes, loans, or liens redeemed by makers in cash..	47,997 51	
Total reduction of premium note account.....		75,892 45
Balance note assets at the end of the year.....		\$408,619 44

## VII. EXHIBIT OF POLICIES.

*Policies and Additions in force at the end of the previous year.*

(Annuity Bonds not included.)

	Number.	Amount.
Whole life policies, including joint life.....	58,278	\$180,546,629
Endowment policies.....	23,290	75,167,008
All other policies.....	57	198,613
Reversionary additions.....	....	3,762,250

*New Policies issued during the year.*

	Number.	Amount.
Whole life policies, including joint life.....	13,434	52,987,700
Endowment policies.....	7,884	27,996,800
All other policies.....	72	307,500

*Old Policies revived during the year.*

	Number.	Amount.
Whole life policies, including joint life.....	49	199,442
Endowment policies.....	26	76,849

*Old Policies increased during the year.*

	Number.	Amount.
Whole life policies.....	....	88,755
Endowment policies.....	....	66,748
All other policies.....	....	9,500

*Additions by Dividends.*

	Number.	Amount.
Reversionary additions.....	....	3,445,000
Total number and amount.....	103,090	\$344,852,794
Deduct policies ceased to be in force.....	10,496	40,479,254
Total policies in force at end of the year.....	92,594	\$304,373,540



*Policies ceased to be in force during the year.*

	Number.	Amount.
By death.....	964	\$2,972,293
By maturity (end).....	256	560,933
By surrender.....	1,182	7,296,886
By lapse.....	4,719	14,120,929
By change and decrease.....	....	342,583
By not taken.....	3,375	15,185,630
Total terminated.....	10,496	\$40,479,254

*Annuity Bonds.*

	Number.
Bonds in force December 31, 1885.....	4,793
Issued during the year.....	562
Total.....	5,355

*Terminated during the year.*

	Number.
By expiry.....	213
By surrender.....	5
By lapse.....	6
By not taken.....	6
Total.....	230
Number of bonds in force December 31, 1886.....	5,125

## VIII. BUSINESS IN CONNECTICUT DURING 1886.

	Number.	Amount.
Number and amount of policies in force in Connecticut December 31, 1885.....	1,092	\$2,808,921
Number and amount of policies issued during the year....	374	1,292,610
Totals.....	1,466	\$4,101,531
Deduct number and amount ceased to be in force..	155	580,536
Total number and amount in force Dec. 31, 1886,	1,311	\$3,520,995

	Number.	Amount.
Number and amount of losses and claims on policies unpaid December 31, 1885.....	4	\$1,417 91
Number and amount of losses and claims on policies in- curred during the year.....	19	53,899 24
Totals.....	23	\$55,317 15

Number and amount of losses and claims on policies paid during the year.....	19	\$50,425 55
Premiums collected in cash.....		110,229 77

**Schedule A—Real Estate owned by the Company.**

In New York City.....	\$2,242,273 35
Elsewhere in New York State.....	361,863 42
In New Jersey.....	560,325 19
Washington, D. C.....	9,550 37
Nebraska.....	85,050 00
Minnesota.....	101,530 02
Missouri.....	200,500 00
Company's office, 346 and 348 Broadway, N. Y.,	1,914,295 20
In Paris, France.....	1,091,517 23
Berlin, Germany.....	260,095 85
Vienna, Austria.....	262,973 59
Total cost value.....	\$7,089,974 22
Deduct for contingent depreciation...	250,000 00
Total present value.....	\$6,839,974 22

**Schedule C—Loans on Collateral.**

	Par Value.	Market Value.
New York Central stock.....	\$5,000	\$5,650
Bank of America.....	1,000	1,730
Chicago & Northwestern preferred stock.....	10,000	14,000
Equitable Gas Light Company stock.....	5,000	5,000
Equitable Gas Light Company bonds.....	5,000	5,000
Chesapeake & Ohio bonds.....	20,000	14,800
Central National Bank stock.....	140,800	170,368
Fourth National Bank stock.....	67,600	95,316
Mercantile Block & Trust Co. stock.....	50,000	50,000
Central National Bank stock.....	9,000	10,890
Delaware, Lackawanna & Western stocks.....	5,000	6,850
Central Trust Company stock.....	5,000	21,750
Baltimore & Ohio stock.....	13,500	22,275
United States Trust Company stock.....	10,000	52,000
Chicago, Milwaukee & St. Paul preferred stock...	10,000	11,800
Michigan Central stock.....	50,000	47,000
Chicago, Milwaukee & St. Paul stock.....	30,000	27,300
American Dock bonds.....	20,000	19,800
Northern Pacific bonds.....	10,000	11,900
Manhattan Elevated stock.....	220,000	347,600
Delaware, Lackawanna & Western stock.....	170,000	232,900
Manhattan Elevated.....	250,000	395,000
Galveston, Harrisburg & San Antonio bonds....	250,000	265,000
Southern Pacific of Arizona bonds.....	225,000	252,000
Southern Pacific of California bonds.....	150,000	166,500
Manhattan Elevated stock.....	170,000	268,600
St. Paul, Minneapolis & Manitoba stock.....	70,000	81,200
New York Elevated bonds.....	13,000	16,380
Manhattan Elevated stock.....	190,000	300,200
New York Central stock.....	40,000	45,200
Missouri, Kansas & Texas bonds.....	15,000	15,000

	Par Value.	Market Value.
New York Elevated bonds.....	2,000	2,250
St. Paul, Minneapolis & Manitoba stock.....	40,000	46,400
Chicago & Northwestern stock.....	20,000	23,000
Louisville, New Albany & Chicago bonds.....	50,000	48,000
Baltimore & Ohio bonds.....	10,000	11,000
Chicago & Northwestern stock.....	270,000	310,500
Chicago & Northwestern stock.....	320,000	368,000
Illinois Central stock.....	10,000	13,300
Delaware & Hudson.....	5,000	5,150
Galveston, Harrisburg & San Antonio bonds.....	65,000	74,750
Detroit, Bay City & Alpena bonds.....	80,000	84,000
Atkinson, Colorado & Pacific bonds.....	4,000	4,000
St. Paul & Duluth bonds.....	50,000	55,500
Chicago, Burlington & Quincy stock.....	20,000	27,200
Louisville & Nashville general mortgage bonds...	35,000	37,100
Louisville & Nashville trust bonds.....	100,000	104,000
Canada Southern bonds.....	20,000	21,600
Chicago, Milwaukee & St. Paul <sup>1</sup> bonds.....	21,000	22,470
Central Pacific bonds.....	20,000	22,400
Baltimore & Ohio bonds.....	50,000	55,000
Oregon Navigation Company.....	100,000	105,000
Northern Pacific bonds.....	30,000	35,700
Erie Funding bonds.....	75,000	68,250
Missouri Pacific bonds.....	110,000	126,500
Chicago & Northwestern stock.....	100,000	115,000
Delaware, Lackawanna & Western stock.....	5,000	6,850
Midland of New Jersey bonds.....	50,000	54,500
New York City & Northern bonds.....	50,000	57,500
Memphis & Charleston bonds.....	100,000	105,000
Chicago, Milwaukee & St. Paul, H. & D. div., bds.,	50,000	63,500
Pullman Palace Car Co. stock.....	10,000	14,000
Boston city bonds.....	55,000	60,500
Midland of New Jersey bonds.....	42,500	46,325
Memphis & Charleston bonds.....	4,000	4,200
Morris & Essex bonds.....	11,000	14,080
Chicago, Mil. & St. P., H. & D. div., bonds....	22,000	27,940
Chicago, Mil. & St. Paul, South Minn. div., bonds,	10,000	11,800
Chicago, Mil. & St. Paul, Mineral Point div., bds.,	4,000	4,280
Chicago, Mil. & St. Paul, C. & L. S. div., bonds..	2,000	2,140
Erie & Pittsburgh bonds.....	1,000	1,000
New York & Harlem bonds.....	2,000	2,640
Maryland state bonds.....	1,250	1,312
Baltimore & Potomac bonds.....	1,000	1,240
Chicago, Rock Island & Pacific bonds.....	4,000	4,480
Erie & Pittsburgh stock.....	15,000	16,500
Warren R. R. stock.....	4,250	4,675
Delaware, Lackawanna & Western stock.....	10,000	13,700
National Park Bank stock.....	2,500	4,200
Milwaukee & Northern bonds.....	10,000	10,500

	Par Value.	Market Value.
Houston & Texas bonds.....	6,000	6,840
Morris & Essex bonds.....	1,000	1,280
Ohio & Mississippi bonds.....	19,000	23,180
Chicago, Milwaukee & St. Paul bonds.....	3,000	3,720
Missouri Pacific stock.....	10,000	10,800
Chicago, Milwaukee & St. Paul pfd. stock.....	50,000	59,000
Delaware, Lackawanna & Western stock.....	100,000	137,000
Missouri Pacific stock.....	60,000	64,800
Erie bonds.....	18,000	17,820
West Shore bonds.....	30,000	31,500
Rensselaer & Saratoga stock.....	80,000	136,000
Chicago, Milwaukee & St. Paul stock.....	10,000	9,100
Missouri Pacific stock.....	10,000	10,800
St. Louis & San Francisco stock.....	20,000	23,000
St. Paul, Minneapolis & Manitoba bonds.....	7,000	8,190
St. Paul, Minneapolis & Manitoba bonds.....	4,000	4,880
Missouri, Kansas & Texas bonds.....	4,000	4,000
Chicago, Burlington & Quincy bonds.....	8,000	7,360
St. Louis city bonds.....	2,000	2,000
Union Pacific bonds.....	30,000	31,500
Cleveland city bonds.....	6,000	6,180
Cincinnati city bonds.....	3,000	3,900
Northern Pacific terminal bonds.....	9,000	9,720
St. Paul, Minneapolis & Manitoba bonds.....	2,000	1,960
Totals.....	\$4,795,400	\$5,912,741
Total amount loaned thereon.....		\$4,450,000

**Schedule E—Stocks and Bonds owned by the Company.**

	Par Value.	Cost Value.	Market Value.
<b>UNITED STATES AND STATE BONDS—</b>			
United States 6 p. c.....	\$450,000 00	\$476,168 34	\$581,037 50
United States 4 p. c.....	305,000 00	309,841 25	386,587 50
Alabama.....	48,000 00	36,100 00	51,360 00
Georgia.....	1,500 00	1,500 00	1,507 50
Mississippi.....	20,000 00	19,600 00	19,600 00
South Carolina.....	30,497 50	27,624 37	32,937 30
Tennessee.....	26,000 00	9,880 00	17,160 00
<b>COUNTY AND MUNICIPAL BONDS—</b>			
Custer County, Montana.....	47,500 00	48,767 50	48,767 50
East Chester, N. Y.....	21,000 00	21,000 00	21,157 50
Flatbush, N. Y., water.....	20,000 00	19,600 00	22,000 00
Flushing, N. Y.....	45,000 00	38,994 50	56,365 00
Jersey City, N. J.....	437,000 00	434,713 80	521,635 00
New York City and County.....	121,000 00	128,597 70	162,486 26
Newark, N. J.....	777,000 00	816,112 49	868,859 17
Petersburg City, Va.....	30,000 00	30,750 00	30,750 00
Richmond City, Va.....	50,000 00	46,250 00	68,500 00
St. Paul, Minn., water.....	218,000 00	184,820 40	218,000 00
San Antonio, Texas.....	40,000 00	41,200 00	41,200 00



RAILROAD BONDS—	Par Value.	Cost Value.	Market Value.
Albany & Susquehanna (D. & H.),	781,000 00	906,566 57	1,012,692 50
Bur., Cedar Rapids & Northern..	100,000 00	84,500 00	99,750 00
Ced. Rap., Ia. Falls & Northwest.,	490,000 00	447,965 00	493,675 00
Chicago, Milwaukee & St. Paul..	534,000 00	620,773 00	659,490 00
Chicago & Northwestern consol..	2,100,000 00	2,809,550 02	2,915,500 00
Chi. & Northwest. gen. con. gold,	225,000 00	273,425 00	291,187 50
Chi. & Northwest. s. f. of 1879	200,000 00	229,000 00	229,000 00
Chi., St. Paul, Minn. & Omaha...	550,000 00	600,689 16	662,750 00
Chicago & Western Indiana.....	1,000,000 00	1,006,028 33	1,065,000 00
Chicago & Eastern Illinois.....	150,000 00	163,516 00	170,250 00
Cleveland, C. C. & I.....	1,288,000 00	1,306,712 60	1,431,280 00
Canadian Pacific, due in 1931....	300,000 00	315,035 00	317,250 00
Denver & Rio Grande.....	232,000 00	243,422 73	268,733 33
Evansville & Indianapolis.....	663,000 00	676,537 00	696,150 00
Fre., Elk. & Mo. Val., guar. by			
Chi. & N. W.....	903,000 00	1,100,746 50	1,104,448 50
Gulf, Colorado & Santa Fe.....	950,000 00	1,004,998 16	1,135,250 00
Indianapolis & St. Louis.....	141,000 00	151,740 00	160,665 00
Iowa Midland.....	50,000 00	63,166 11	66,250 00
Kansas City, St. Jo. & Coun. Bl.,	140,000 00	161,889 00	168,700 00
Lake Shore & Mich. Southern...	1,800,000 00	2,087,540 33	2,185,500 00
Lake Shore & Mich. So. consol..	250,000 00	298,925 00	313,125 00
Metropolitan Elevated, N. Y....	321,000 00	319,099 69	365,940 00
Memphis & Charleston.....	50,000 00	62,110 00	63,500 00
Michigan Central.....	50,000 00	58,406 67	63,416 67
Minneapolis & St. Louis.....	220,000 00	250,690 00	258,316 67
Morgan's La. & Texas R. R. & S.			
S. 7 p. c.....	510,000 00	606,312 67	628,575 00
Midland of New Jersey.....	100,000 00	106,520 00	108,500 00
Missouri Pacific.....	600,000 00	668,950 00	678,000 00
New Jersey Central consolidated..	90,000 00	91,462 50	91,462 50
New Jersey Central adjustment...	100,000 00	100,833 33	100,833 33
New York Elevated, N. Y.....	649,000 00	730,635 79	788,535 00
New Mexico & So. Pacific.....	115,000 00	141,108 38	142,600 00
N. Y. Central & Hudson River..	1,000,000 00	1,014,172 81	1,325,000 00
New York & Harlem.....	1,000,000 00	1,047,641 67	1,308,333 33
N. Y., Lake Erie & Western...	2,000,000 00	2,343,333 33	2,633,333 33
N. Y., Ontario & Western.....	300,000 00	312,840 00	333,500 00
N. Y., Lack. & Western.....	1,500,000 00	1,603,549 32	1,867,500 00
Northern Pacific.....	1,200,000 00	1,206,000 00	1,320,000 00
Northern Pacific Terminal.....	500,000 00	500,000 00	505,000 00
Northern Illinois.....	700,000 00	706,090 00	737,333 33
Ottawa & Burlington.....	175,000 00	185,946 00	189,875 00
Pueblo & Arkansas Val., guar. by			
Atchison, Topeka & Santa Fe..	40,000 00	47,552 00	48,450 00
Rensselaer & Saratoga.....	9,000 00	9,519 42	12,585 00
South Carolina.....	199,000 00	208,950 00	208,950 00
St. Paul, Minn. & Manitoba.....	500,000 00	595,000 00	595,000 00

	Par Value.	Cost Value.	Market Value.
St. Paul & Northern Pacific.....	750,000 00	745,000 00	847,500 00
Taylor's Falls & Lake Superior...	210,000 00	212,100 00	222,600 00
Texas & New Orleans.....	283,000 00	323,563 33	323,563 33
Union Pacific 8 p. c.....	250,000 00	265,833 33	285,208 33
Virginia & Tennessee 8 p. c.....	58,000 00	68,539 00	70,180 00
West Shore.....	2,811,000 00	2,790,210 58	2,885,802 50
RAILROAD STOCKS—			
Chicago & Northwest. pref.....	1,130,000 00	1,356,450 00	1,553,750 00
Del., Lack. & Western.....	500,000 00	448,750 00	641,250 00
Valley, guar. by D., L. & W....	500,000 00	502,500 00	512,500 00
BANK STOCKS—			
American Exchange, New York..	10,000 00	10,025 00	14,100 00
Merchants', New York.....	9,350 00	11,112 58	12,809 50
Bank of Republic, New York...	1,100 00	907 50	1,463 00
Bank of America, New York....	7,700 00	8,484 00	13,321 00
MISCELLANEOUS—			
American Safe Deposit Co.....	50,000 00	54,865 00	54,865 00
American Dock & Improve. Co..	250,000 00	243,750 00	243,750 00
Delaware & Hudson Canal Co...	314,000 00	366,936 45	414,095 00
Equitable Gas Light Co., N. Y...	142,000 00	153,374 00	161,170 00
Equitable Gas Light Co., Baltimore,	300,000 00	291,000 00	291,000 00
New York Mutual Gas Light Co.,	83,000 00	83,000 00	84,660 00
People's Gas Light Co., Chicago..	627,500 00	568,375 00	627,500 00
St. Paul, Minn., Gas Light Co...	200,000 00	206,580 00	210,000 00
West. Trans. Co., guar by N.Y. C.,	90,000 00	90,990 00	90,990 00
Manhattan Safe Deposit Co.....	197,100 00	197,100 00	197,100 00
Mahoning Coal.....	400,000 00	362,028 28	394,000 00
Totals.....	\$36,636,247 50	\$39,522,443 99	\$43,124,273 88
Cost value.....			39,522,443 99
Market value over cost.....			\$3,601,829 89

## NORTHWESTERN MUTUAL LIFE INSURANCE COMPANY,

MILWAUKEE, WIS.

Commenced Business, November 25, 1858.

H. L. PALMER, *President*.J. W. SKINNER, *Secretary*.*Attorney in Connecticut*, INSURANCE COMMISSIONER.

## I. CAPITAL.

No Capital Stock.

Amount of net or ledger assets December 31, 1885..... \$23,420,872 24

## II. INCOME DURING THE YEAR.

Received for premiums, without deduction for commissions or other expenses.....	\$4,416,488 65
Premiums on new business, \$1,039,577.02; on old \$3,376,911.63.....	
Interest on mortgage loans.....	1,230,186 38
Interest on bonds owned.....	32,951 31
Interest on premium notes, loans, or liens.....	87,990 24
Interest on other debts due the Company, including interest on deposits and deferred premiums.....	61,687 84
Discount on claims paid in advance.....	921 23
Rents for use of Company's property.....	40,571 42
Total income.....	\$5,870,797 07
Total.....	\$29,291,669 31

## III. DISBURSEMENTS DURING THE YEAR.

Paid for losses and additions .....	\$1,000,568 76
Paid for matured endowments and additions.....	343,613 30
Total amount actually paid for losses and matured endowments.....	\$1,344,182 06
Paid for surrendered policies.....	232,099 11
Premium notes, loans, or liens void by lapse.....	16,813 80
Dividends paid to policy-holders and applied in payment of premiums.....	820,903 92
Total paid policy-holders.....	\$2,413,998.89
Commissions to agents.....	590,054 29
Salaries and traveling expenses of managers of agencies, general, special, and local agents.....	25,780 49

Medical examiners' fees.....	46,251 89	
Salaries and other compensation of officers and other office employes.....	125,616 87	
Taxes, licenses, fines, and fees.....	79,402 25	
Rents.....	4,969 31	
Commuting commissions.....	11,749 12	
Furniture, fixtures, and safes for home and agency offices.....	14,250 10	
Advertising.....	7,113 11	
Supplies, law, loan, telegraph, postage, exchange and other expenses.....	163,400 99	
Balance profit and loss account.....	93,919 39	
Total disbursements.....		\$3,576,506 70
Balance.....		\$25,715,162 61

## IV. ASSETS.

## AS PER LEDGER ACCOUNTS.

Real estate unencumbered, as per Schedule A.....	\$1,569,316 91	
Loans on bond and mortgage (first liens).....	21,123,758 27	
Premium notes, loans, or liens on policies in force..	1,056,378 95	
Par value of bonds and stocks owned absolutely, as per Schedule E.....	550,325 00	
Cash in Company's office.....	161,307 14	
Cash deposited in banks.....	1,232,272 50	
Bills receivable.....	1,074 33	
Agents' ledger balances.....	20,729 51	
Total net or ledger assets.....		\$25,715,162 61

## OTHER ASSETS.

Interest due and accrued on bond and mortgage loans.....	353,970 79	
Interest due and accrued on premium notes, loans, or liens.....	42,526 84	
Rents accrued on Company's property or leases.....	4,997 86	
Market value of bonds and stocks over par, as per Schedule E.....	56,846 89	
Gross premiums due and unreported on policies in force December 31, 1886.....	\$152,147 98	
Gross deferred premiums on policies in force De- cember 31, 1886.....	468,319 00	
Total.....	\$620,466 98	
Deduct the loading on above gross amount..	124,093 59	
Net amount of uncollected and deferred premiums.....	496,373 39	
Total assets.....		\$26,669,878 38

## ITEMS NOT ADMITTED.

Agents' balances.....	\$20,729 51	
Bills receivable.....	1,074 33	
Total.....		21,803 84
Total assets (less items not admitted).....		\$26,648,074 54



## V. LIABILITIES.

Net present value of all the outstanding policies in force December 31, 1886, computed according to the Actuaries' or Combined Experience Table of Mortality, with 4 per cent. compound interest, \$21,963,674 00	
Claims for death losses and matured endowments in process of adjustment, or adjusted and not due ..	\$124,663 47
Claims for death losses and other policy claims resisted by the Company .....	55,000 00
Total policy claims.....	179,663 47
Unpaid dividends of surplus, or other profits due policy-holders (est.),	7,000 00
Premiums paid in advance.....	2,000 00
Accrued commissions (estimated).....	8,000 00
Reserve for paid-up insurance claimable.....	78,943 91
Amount of any other liability of the Company.....	1,415 93
Liabilities on policy-holders' account.....	\$22,240,697 31
Surplus, on policy-holders' account .....	4,429,181 07
Total liabilities.....	\$26,669,878 38

## VI. PREMIUM NOTE ACCOUNT.

Premium notes, loans, or liens on hand December 31, 1885,.....	
Received during the year.....	\$1,156,215 05
	130,904 91
Total .....	\$1,287,119 96

*Deductions during the year.*

Notes, loans, or liens used in payment of losses and claims .....	\$51,198 66
Notes, loans, or liens used in purchase of surrendered policies, and void by lapse .....	35,975 67
Notes, loans, or liens used in payment of dividends to policy-holders.....	114,142 22
Notes, loans, or liens redeemed by makers in cash and canceled by change .....	29,424 46
Total reduction of premium note account.....	230,741 01
Balance note assets at the end of the year .....	\$1,056,378 95

## VII. EXHIBIT OF POLICIES.

*Policies and Additions in force at the end of the previous year.*

	Number.	Amount.
Whole life policies.....	38,218	\$83,864,203
Endowment policies.....	11,451	23,362,872
All other policies including reversionary additions.....	431	3,483,786

*New Policies issued during the year.*

	Number.	Amount.
Whole life policies.....	9,201	23,407,138
Endowment policies.....	2,094	4,497,382
All other policies.....	63	178,100

*Old Policies revived during the year.*

	Number.	Amount.
Whole life policies.....	185	470,770
Endowment policies.....	69	135,629
All other policies including reversionary additions.....	....	7,000

*Old Policies increased during the year.*

	Number.	Amount.
Whole life policies.....	19	\$6,775

*Additions by Dividends.*

	Number.	Amount.
Whole life policies.....	....	47,137
Endowment policies.....	....	40,933
All other policies.....	....	2,655,809
Total number and amount.....	61,731	\$142,157,534
Deduct policies ceased to be in force.....	5,187	14,527,631
Total policies in force at the end of the year..	56,544	\$127,629,903

*Policies and Additions ceased to be in force during the year.*

	Number.	Amount.
By death.....	474	\$979,168
By maturity (end).....	247	312,079
By expiry.....	14	*2,685,253
By surrender.....	626	1,300,805
By lapse.....	2,775	6,112,782
By change and decrease.....	15	321,608
By not taken.....	1,036	2,815,936
Total terminated.....	5,187	\$14,527,631

## VIII. BUSINESS IN CONNECTICUT DURING 1886.

	Number.	Amount.
Number and amount of policies in force in Connecticut December 31, 1885.....	379	\$1,033,155
Number and amount of policies issued during the year....	203	582,711
Totals.....	582	\$1,615,866
Deduct number and amount ceased to be in force..	96	295,829
Total number and amount in force Dec. 31, 1886	486	\$1,320,037

\* Includes reversionary additions.

	Number.	Amount.
Losses and claims unpaid December 31, 1885.....	1	\$1,500 00
Losses and claims incurred in 1886.....	5	33,000 00
Losses and claims paid in 1886.....	6	34,500 00
Premiums collected in cash, \$44,888.97; notes or credits, \$53.85.....		44,942 82

**Schedule A—Real Estate owned by the Company.**

In Wisconsin.....	\$1,092,448 47
Indiana.....	154,453 99
Illinois.....	78,318 43
Michigan.....	71,846 37
Ohio.....	59,425 56
Kentucky.....	24,850 20
Missouri.....	29,924 28
Georgia.....	6,747 45
Minnesota.....	20,750 60
Iowa.....	17,984 41
Colorado.....	12,567 15
Total.....	\$1,569,316 91

**Schedule E—Stocks and Bonds owned by the Company.**

	Par Value.	Market Value.
<b>UNITED STATES AND STATE BONDS—</b>		
United States currency 6 p. c.....	\$70,000 00	\$92,412 50
United States 4½ p. c.....	45,000 00	49,725 00
Missouri long bonds 6 p. c.....	35,000 00	37,790 00
Georgia 7 p. c.....	12,000 00	13,530 00
<b>MUNICIPAL BONDS—</b>		
Kansas City, Mo., 6 p. c.....	50,000 00	56,000 00
Kansas City, Mo., 8 p. c.....	25,000 00	31,133 33
City of St. Louis, Mo., 5 p. c.....	96,000 00	99,760 00
City of Green Bay, Wis., 6 p. c.....	1,600 00	1,629 33
City of Sheboygan, Wis., 5 p. c.....	50,000 00	50,833 33
City of Sheboygan, Wis., 6 p. c.....	8,625 00	9,090 75
City of Beloit, Wis., 5 p. c.....	60,500 00	65,003 89
Town of Beloit, Wis., 6 p. c.....	3,500 00	3,791 67
City of Springfield, Ill., 5 p. c.....	12,700 00	12,911 67
City of Oshkosh, Wis., 5 p. c.....	20,900 00	21,857 92
City of Stevens Point, Wis., 8 p. c.....	2,000 00	2,093 33
City of Milwaukee, Wis., 5 p. c.....	4,000 00	4,016 67
City of Milwaukee, Wis., 7 p. c.....	3,000 00	3,345 00
Elwood, Ill., 5¼ p. c.....	24,000 00	24,630 00
Morrison, Ill., 6 p. c.....	4,500 00	4,612 50
Chippewa, Wis., 6 p. c.....	15,000 00	15,900 00
Carlinsville, Ill., 6 p. c.....	7,000 00	7,105 00
Totals.....	\$550,325 00	\$607,171 89

PENN MUTUAL LIFE INSURANCE COMPANY.

PHILADELPHIA, PENN.

Commenced Business, May 25, 1847.

EDWARD M. NEEDLES, *President.*

HENRY C. BROWN, *Secretary.*

*Attorney in Connecticut,* INSURANCE COMMISSIONER.

I. CAPITAL.

No capital stock.

Amount of net or ledger assets December 31, 1885..... \$9,737,915 37

II. INCOME DURING THE YEAR.

Cash received for premiums without deductions for commissions or other expenses .....	\$1,962,492 18
Premium notes, loans, or liens taken in part payment for premiums.....	100,481 38
Premiums on new business, \$523,-234.85; on old, \$1,539,738.71.	
Total.....	\$2,062,973 56
Deduct amount paid to other companies for reinsurance of policies in this company.....	4,804 27
Total premium income.....	\$2,058,169 29
Interest on mortgage loans.....	158,585 67
Interest on bonds owned, and dividends on stocks..	303,494 42
Interest on premium notes, loans or liens.....	36,766 96
Interest on other debts due the Company.....	2,568 30
Interest on collateral loans.....	35,079 92
Rents for use of Company's property.....	30,882 73
Profits on bonds, stocks, or other property actually sold.....	83,247 25
Total income.....	\$2,708,794 54
Total.....	\$12,446,709 91



## III. DISBURSEMENTS DURING THE YEAR.

Cash paid for losses and additions...	\$635,284 60
Premium notes, loans, or liens used in payment of same.....	9,663 40
Cash paid for matured endowments and additions.....	65,998 67
Premium notes, loans, or liens used in payment of same.....	616 33
Total .....	\$711,563 00
Deduct reinsurance received from other companies.....	12,000 00
Total amount actually paid for losses and matured endowments.....	\$699,563 00
Cash paid for surrendered policies.....	165,271 56
Premium notes, loans, or liens used in purchase of surrendered policies, and void by lapse.....	8,275 74
Cash dividends paid to policy-holders and applied in payment of premiums.....	343,738 14
Premium notes, loans, or liens used in payment of dividends to policy-holders.....	62,276 84
Total paid policy-holders....	\$1,279,125 28
Commissions to agents.....	190,156 74
Salaries and traveling expenses of managers of agencies, general, special, and local agents.....	92,736 78
Medical examiners' fees.....	25,130 27
Salaries and other compensation of officers and other office employés.....	58,591 85
Taxes, licenses, fines, and fees.....	52,676 99
Rents.....	13,480 70
Furniture and fixtures and safes for home and agency offices.....	1,205 30
Advertising, printing, and supplies.....	19,175 99
Postage, home office expenses, and fire insurance..	29,671 26
Law expenses.....	5,590 88
Total disbursements.....	\$1,767,542 04
Balance.....	\$10,679,167 87

## IV. ASSETS.

## AS PER LEDGER ACCOUNTS.

Real estate unencumbered, as per Schedule A.....	\$841,606 39
Loans on bond and mortgage (first liens) and ground rents.....	3,006,456 99
Loans secured by pledge of bonds, stocks, or other marketable collateral, as per Schedule C.....	393,900 00
Loans made in cash to policy-holders on this Company's policies assigned as collateral.....	231,947 00
Premium notes, loans, or liens on policies in force..	598,727 43

Cost value of bonds and stocks owned absolutely as per Schedule E.....	5,365,466 25	
Cash in Company's office.....	2,594 72	
Cash deposited in banks.....	180,555 25	
Cash notes for premiums, principally secured by reserve on policies.....	29,353 75	
Agents' ledger balances.....	6,745 70	
Sundry accounts.....	19,445 54	
Bills receivable.....	2,368 85	
Total net or ledger assets.....		\$10,679,167 87

## OTHER ASSETS.

Interest due and accrued on bond and mortgage loans.....	41,531 17	
Interest due on bonds and stocks .....	4,599 38	
Interest due and accrued on collateral loans.....	6,853 33	
Rents due and accrued on Company's property or leases.....	7,355 51	
Market value of bonds and stocks over cost, as per Schedule E....	463,534 75	
Gross premiums due and unreported on policies in force December 31, 1886.....	\$112,023 59	
Gross deferred premiums on policies in force De- cember 31, 1886.....	162,443 41	
Total.....	\$274,467 00	
Deduct the loading on above gross amount..	54,893 40	
Net amount of uncollected and deferred premiums.....		219,573 60
Total assets.....		\$11,422,615 61

## ITEMS NOT ADMITTED.

Agents' balances.....	\$6,745 70	
Sundry accounts.....	19,445 54	
Bills receivable.....	2,368 85	
Total.....		28,560 09
Total assets (less items not admitted).....		\$11,394,055 52

## V. LIABILITIES.

Net present value of all the outstanding policies in force December 31, 1886, computed according to the Actuaries' or Combined Ex- perience Table of Mortality, with 4 per cent. compound interest...	\$9,483,912 00	
Claims for death losses and matured endowments in process of adjustment, or adjusted and not due...	43,337 07	
Claims for death losses and other policy claims resisted by the Company.....	None.	
Total policy claims.....		43,337 07
Unpaid dividends of surplus, or other profits due policy-holders....	33,091 73	
Depreciation in stock collateral loan.....	12,500 00	

Life rate endowment accumulations.....	167,054 64
Premiums paid in advance and scrip liability.....	20,594 08
Accumulated surplus fund.....	6,911 08
Liabilities on policy-holders' account.....	\$9,767,400 60
Surplus on policy-holders' account.....	1,626,654 92
Total liabilities.....	\$11,394,055 52

## VI. PREMIUM NOTE ACCOUNT.

Premium notes, loans, or liens on hand December 31, 1885.....	\$592,262 94
Received during the year.....	108,212 90
Total.....	\$700,475 84

*Deductions during the year.*

Notes, loans, or liens used in payment of losses and claims.....	\$10,279 73
Notes, loans, or liens used in purchase of surrendered policies, and void by lapse.....	19,028 22
Notes, loans, or liens used in payment of dividends to policy-holders.....	62,276 84
Notes, loans, or liens redeemed by makers in cash..	10,163 62
Total reduction of premium note account.....	101,748 41
Balance note assets at the end of the year.....	\$598,727 43

## VII. EXHIBIT OF POLICIES.

*Policies and Additions in force at the end of the previous year.*

	Number.	Amount.
Whole life policies.....	12,054	\$31,941,494
Endowment policies.....	7,709	15,759,452
All other policies.....	71	152,300
Reversionary additions.....	....	135,977

*New Policies issued during the year.*

	Number.	Amount.
Whole life policies.....	2,540	6,871,675
Endowment policies.....	1,658	4,020,114
All other policies.....	13	38,750

*Old Policies revived during the year.*

	Number.	Amount.
Whole life policies.....	31	71,484
Endowment policies.....	186	106,895
All other policies.....	154	341,500

*Old Policies increased during the year.*

	Number.	Amount.
Whole life policies.....	5	22,568
Endowment policies.....	8	27,500

*Additions by Dividends.*

	Number	Amount.
Reversionary additions.....	....	31,014
Total number and amount.....	24,429	\$59,520,723
Deduct policies ceased to be in force.....	2,267	5,608,850
Total policies in force at end of the year..	22,162	\$53,911,873

*Policies ceased to be in force during the year.*

	Number.	Amount.
By death.....	231	\$622,714
By maturity (end).....	38	66,615
By expiry.....	29	66,000
By surrender.....	342	758,113
By lapse.....	1,035	2,163,124
By change and decrease.....	26	284,784
By not taken.....	566	1,647,500
Total terminated.....	2,267	\$5,608,850

## VIII. BUSINESS IN CONNECTICUT DURING 1886.

	Number.	Amount.
Number and amount of policies in force in Connecticut December 31, 1885.....	125	\$462,500 00
Number and amount of policies issued during the year....	96	190,100 00
Totals.....	221	\$652,600 00
Deduct number and amount ceased to be in force..	5	12,000 00
Total number and amount in force Dec. 31, 1886,	216	\$640,600 00

	Number.	Amount.
Number and amount of claims incurred during the year...	2	\$6,090 00
Number and amount of claims paid during the year.....	2	6,090 00
Premiums collected in cash, \$17,978.51; notes or credits \$1,895.00; total.....		19,873 51

*Schedule A—Real Estate owned by the Company.*

In Philadelphia.....	\$487,666 75
Elsewhere in Pennsylvania.....	231,467 13
In District of Columbia.....	28,813 21
Ohio.....	16,602 86
Indiana.....	7,776 29
Illinois.....	9,450 00
New Jersey.....	59,830 15
Total.....	\$841,606 39



**Schedule C—Loans on Collateral.**

	Market Val.	Amt. Loaned
Pennsylvania & New York Canal and R. R. Co.		
7 p. c. coupon bonds, 1896, J. & D.....	\$5,900 00	\$5,000 00
Second mortgage thirty-year bonds of Hot Springs (Ark.) Water Co.....	30,000 00	20,000 00
Hot Springs (Ark.) Water Co. stock.....	36,000 00	20,000 00
Penn. R. R. Co.'s con. mort. 6 p. c. bonds.....	2,600 00	2,000 00
No. Central R. R. Co. 2d g. m. 5 p. c., series A..	1,110 00	2,800 00
City Water Co. of Austin, Texas, 1st m. 7 p. c....	2,100 00	
Shenandoah Iron, Lumber, Mining, and Mfg. Co.		
1st mort. bonds.....	*32,500 00	50,000 00
Life Ins. Policy No. 12,595, reserve on which is \$5,167 .....	5,167 00	
Receiver's certificates of the Shenandoah Iron Co.,	6,180 00	6,000 00
Receiver's notes of the Shenandoah Iron Co.....	2,007 67	2,000 00
Austin, Tex., Electric Lighting Co., 1st mort....	20,000 00	12,000 00
Litchfield, Carrollton & Western R. R. Co. 1st m.,	39,600 00	25,000 00
Litchfield, Carrollton & Western R. R. Co. 1st m.,	39,600 00	25,000 00
Litchfield, Carrollton & Western R. R. Co. 1st m.,	39,600 00	25,000 00
Litchfield, Carrollton & Western R. R. Co. 1st m.,	39,600 00	25,000 00
Leaven. City & Ft. Leaven. Water Co. 2d m.....	50,000 00	25,000 00
Covington & Macon R. R. Co. 1st mort.....	10,000 00	7,500 00
Right, title, and interest in decedent's estate....	30,000 00	3,500 00
Monmouth House and grounds, Spring Lake, N. J.,	125,000 00	35,000 00
Five properties in Camden, N. J. ....	28,000 00	6,000 00
Beach House, Sea Girt, N. J.....	80,000 00	15,000 00
Hamilton & Rossville (Ohio) Hydraulic Co.....	100,000 00	6,000 00
Visitation Convent and 33 acres, Georgetown, D. C.,	155,000 00	69,000 00
Brick dwelling, No. 3901 Atlanta St., Phila.....	2,000 00	100 00
Foss M. E. Church building, Minneapolis, Minn.,	16,000 00	6,500 00
Frame dwelling S. E. cor. Bleeker & Wetmore Sts., Utica, N. Y.....	1,500 00	500 00
Totals .....	\$899,464 67	\$393,900 00

**Schedule E—Stocks and Bonds owned by the Company.**

	Par Value.	Market Value.
UNITED STATES BONDS—		
United States reg. 4 p. c. consols of 1907.....	\$50,000 00	\$64,000 00
RAILROAD BONDS—		
Penn. gen. mort. 6 p. c. reg.....	106,000 00	142,040 00
Penn. 1st mort. 5 p. c. reg. Navy Yard.....	100,000 00	110,000 00
Northern Central consol. mort. 5 p. c. coup....	110,000 00	119,900 00
Northern Central 6 p. c. sterling coup.....	93,000 00	102,300 00
North Penn. 7 p. c. coup.....	100,000 00	132,000 00
Stony Creek 7 p. c. coup., North Penn. guar...	50,000 00	58,000 00
Lehigh Valley 6 p. c. coup. gold.....	31,000 00	32,860 00

\*A deduction of \$12,500 has been made from the total of net ledger assets for possible depreciation in this collateral.

	Par Value.	Market Value.
Easton & Amboy 5 p. c. 1st mort. reg., guar. by Lehigh Valley R. R. Co.....	100,000 00	114,000 00
Bal. & Ohio 6 p. c. coup. 1st m., Pksbg. branch, Pittsburg Junction 1st mort. 6 p. c. coup. gold..	100,000 00 67,000 00	124,000 00 73,700 00
Oswego & Syracuse 5 p. c. coup. mort., Del., Lack. & West. guar.....	100,000 00	105,000 00
Cin., Hamilton & Dayton 6 p. c. coup.....	100,000 00	116,000 00
Cin., Ham. & Ind. 1st mort. 7 p. c. coup., guar. by Cin., Ham. & Dayton R. R. Co.....	70,000 00	79,800 00
Dayton & Mich. con. 5 p. c. mort. coup., guar. by Cin., Ham. & Dayton R. R. Co.....	100,000 00	107,500 00
Ill. & St. Louis R. R. & Coal Co. 8 p. c. coup., Venice & Carondelet 6 p. c. 1st mort. coup., Ill. & St. Louis R. R. guar.....	100,000 00 100,000 00	110,000 00 100,000 00
Venice & Carondelet 6 p. c. 1st mort. coup., Ill. & St. Louis R. R. guar.....	100,000 00	100,000 00
Jacksonville, So. E. (Ill.) g. m. 6 p. c. coup. g.. Minn. & St. Louis 1st mort. 7 p. c. coup. gold..	50,000 00 100,000 00	50,000 00 120,000 00
Minn. & Duluth 7 p. c. 1st mort. coup. gold, guar. by Minn. & St. Louis R. R.....	50,000 00	60,000 00
Terre Haute & Logansport (Ind.) 6 p. c. mort. coup., T. H. & Ind. R. R. guar.....	100,000 00	106,000 00
Grand Rapids & Ind. 5 p. c. coup.....	50,000 00	42,500 00
Marietta & No. Georgia 6 p. c. 1st m. coup. g.. Cape Fear & Yadkin Valley 6 p. c. 1st m. coup. gold, N. C. R. R. Co.....	100,000 00 100,000 00	100,000 00 96,000 00
N. Y., Lack. & West. 5 p. c. coup., Del., Lack. & West. guar.....	100,000 00	107,500 00
Columbus & Cin., O. Midland 1st m. 6 p. c. coup.,	150,000 00	153,000 00
MUNICIPAL AND COUNTY BONDS—		
Chester, Pa. 5 p. c. reg.....	182,000 00	203,840 00
Cumberland City, Md., 6 p. c. coupon.....	50,000 00	53,000 00
Xenia City, O., 5½ p. c. coupon.....	45,000 00	46,350 00
Xenia City, O., 5½ p. c. coupon.....	4,000 00	4,120 00
Xenia City, O., 5 p. c. coupon.....	27,500 00	28,050 00
Piqua City, O., school house, 6 p. c. coupon....	32,000 00	32,960 00
Scioto County, O., 6 p. c. coupon bridge.....	27,000 00	27,540 00
Springfield, O., reg. 5 p. c. water works.....	39,000 00	39,780 00
Louisville, Ky., city 7 p. c. coupon.....	50,000 00	57,500 00
Evansville, Ind., redemption 6 p. c. coupon....	45,000 00	33,750 00
St. Louis, Mo., 6 p. c. coupon.....	30,000 00	30,900 00
St. Joseph, Mo., 4 p. c. coupon funding.....	108,000 00	88,560 00
St. Joseph, Mo., 6 “ “ “ 1903..	100,000 00	102,000 00
Saline County, Kan., 6 p. c. coupon.....	84,000 00	88,200 00
Duluth, Minn., Board of Trade, 6 p. c. 1st m. c., Leavenworth City, Kan., 4 p. c. coup. refund..	40,000 00 106,500 00	40,000 00 87,330 00
Lincoln City, Neb., 6 p. c. coupon water.....	40,000 00	42,000 00

	Par Value.	Market Value.
Atchison, Kan., refunding 4 p. c. coupon.....	75,000 00	61,500 00
DeKalb County, Mo., 6 p. c. coupon.....	26,666 67	27,200 00
City & Township of Ind., Kan., 7 p. c. coup...	48,200 00	51,092 00
Ravenna, O., 5 p. c. coupon.....	60,000 00	61,200 00
City of Lima, O., 5 p. c. coupon.....	150,000 00	153,000 00
Harrisburg, 6 p. c. coupon.....	59,000 00	67,850 00
Salem, N. J., 5 p. c. reg.....	75,000 00	76,875 00
Mt. Vernon, O., 6 p. c. water works.....	22,000 00	22,660 00
Joplin, Mo., 7 p. c. coupon water.....	75,000 00	78,750 00
Hot Springs, Ark., 1st m. 6 p. c. coup. water..	70,000 00	70,000 00
Burlington, Ia., 6 p. c. coupon water.....	75,000 00	78,750 00
Hastings, Neb., 5 p. c. coupon.....	52,000 00	50,960 00
<b>BANK STOCKS—</b>		
Commercial National, Philadelphia.....	10,450 00	12,958 00
Western National “.....	5,000 00	10,900 00
Corn Exchange National “.....	5,000 00	6,000 00
Bank of North America “.....	7,600 00	26,296 00
Girard National “.....	2,000 00	5,100 00
<b>MISCELLANEOUS—</b>		
American Steamship Co. 6 p. c. coupon bonds, guaranteed by P. R. R. Co.....	25,000 00	27,250 00
Phoenix Iron Co. 7 p. c. 1st m. coup. bds. guar.,	69,000 00	70,380 00
Susquehanna Canal pfd. 6 p. c. coup. bonds, guar.,	61,000 00	48,800 00
Union League, Philadelphia, 5 p. c. m. coup. bds.,	50,000 00	51,250 00
Jamestown, N. Y., Water Supply Co. 1st mort. 6 p. c. coupon bonds.....	100,000 00	103,000 00
Jamestown, N. Y., Gas Co. 1st mort. 6 p. c. coupon bonds.....	50,000 00	51,000 00
Chillicothe, O., Gas & Water Co. 1st mort. 5. p. c. coupon bonds.....	83,500 00	83,500 00
Hamilton and Rossville, O., 6 p. c. coupon Hydraulic Co. bonds.....	50,000 00	50,000 00
Louisville, Ky., Water Co. 6 p. c. coup. bonds,	100,000 00	110,000 00
St. Joseph, Mo., Water Co. 1st mort. 6 p. c. coup. gold bonds.....	100,000 00	106,000 00
Austin, Tex., Water Co. 1st mort. 7 p. c. coup. gold bonds.....	130,000 00	137,800 00
Freeport, Ill., Water Co. 1st mort. 6 p. c. coup. gold bonds.....	105,000 00	108,150 00
Hudson River Water Power & Paper Co. 1st mort. 6 p. c. gold coupon bonds.....	50,000 00	50,000 00
Delaware Mutual Safety Ins. Co., Phila. stock..	6,250 00	14,000 00
Wichita, Kan., Water Co. 1st mort. 7 p. c. coup. bonds.....	35,000 00	36,050 00
National Water Works Co. of N. Y. cons. gold 6 p. c. coup. (Kansas City, Mo., Works)....	100,000 00	105,000 00
Boonville, Mo., Water Co. 1st mort. 20 yr. 6 p. c. coupon bonds.....	50,000 00	48,750 00

	Par Value.	Market Value.
Abilene, Kan., Water & Electric Light Co. 1st mort. 6 p. c. coup.....	40,000 00	40,000 00
National Water Work Investment Co. 5 p. c. coupon bonds.....	100,000 00	95,000 00
Totals.....	\$5,509,666 67	\$5,829,001 00
The above bonds and stocks cost.....		5,365,466 25
Excess of market value over cost.....		\$463,534 75

## PROVIDENT SAVINGS LIFE ASSURANCE SOCIETY,

NEW YORK CITY.

Commenced Business, August 10, 1875.

SHEPPARD HOMANS, *President.*WILLIAM E. STEVENS, *Secretary.**Attorney in Connecticut,* INSURANCE COMMISSIONER.

## I. CAPITAL.

Capital stock paid up in cash.....	\$100,000 00	
Amount of net or ledger assets December 31, 1885.....		\$217,404 45

## II. INCOME DURING THE YEAR.

Cash received for premiums without deductions for commissions or other expenses.....	\$448,976 24	
Premiums paid by dividends.....	200,284 73	
Premiums on new business, \$221,- 632.86; on old, \$227,343.38.		
Total .....	\$649,260 97	
Deduct amount paid to other com- panies for reinsurance of policies in this Society.....	434 47	
Total premium income.....	\$648,826 50	
Interest on mortgage loans.....	1,650 00	
Interest on bonds owned, and dividends on stocks..	5,985 00	
Interest on deposit in Trust Co.'s.....	995 99	
Total income.....		\$657,457 49
Total.....		\$874,861 94



## III. DISBURSEMENTS DURING THE YEAR.

Cash paid for losses.....	\$203,218 00	
Cash paid for surrendered policies.....	7,356 53	
Cash dividends paid to policy-holders, and applied in payment of premiums .....	200,284 73	
Total paid policy-holders....	\$410,859 26	
Dividends to stockholders.....	6,325 00	
Commissions to agents.....	75,079 23	
Traveling expenses of managers of agencies, general, special, and local agents.....	5,878 02	
Medical examiners' fees.....	2,696 85	
Salaries and other compensation of officers and other office employes.....	22,009 66	
State and local taxes in State where organized, \$30.50; taxes, licenses, fines, and fees in other States, \$4,823.12.....	4,853 62	
Rent, home and agency offices.....	8,463 65	
Advanced to agents to be repaid out of future com- missions.....	11,642 68	
Furniture and fixtures, and safes for home and agency offices.....	1,343 50	
Advertising.....	6,044 86	
Postage and telegrams, \$3,031.63; law and miscel- laneous, \$4,430.54; attend-fees, \$1,315.00; sta- tionery, etc., \$6,398.16; total.....	15,175 33	
Total disbursements.....		\$570,371 66
Balance.....		\$304,490 28

## IV. ASSETS.

## AS PER LEDGER ACCOUNTS.

Loans on bonds and mortgages (first liens).....	\$80,500 00	
Loans made in cash to policy-holders, on Society's policies assigned as collateral.....	175 00	
Premium notes, loans, or liens on policies in force..	563 55	
Cost value of bonds and stocks owned absolutely, as per Schedule E.....	155,268 75	
Cash in Society's office.....	502 21	
Cash deposited in banks.....	39,307 61	
Bills receivable.....	131 82	
Agent's ledger balances.....	28,041 34	
Total net or ledger assets.....		\$304,490 28
Deduct depreciation from cost of assets to bring same to market value.....	1,348 75	
Total net or ledger assets, less depreciation.....		\$303,141 53

## OTHER ASSETS.

Interest accrued on bond and mortgage loans.....	868 32
Interest accrued on stocks and bonds.....	733 33
Interest accrued on premium notes, loans, or liens.....	105 78
Gross premiums due and unreported on policies in force December 31, 1886.....	\$16,323 55
Gross deferred premiums on policies in force De- cember 31, 1886.....	2,305 62
Total.....	\$18,629 17
Deduct the loading on above gross amount,	3,925 83
Net amount of uncollected and deferred premiums.....	14,703 34
Total assets.....	\$319,552 30

## ITEMS NOT ADMITTED.

Agents' balances.....	\$28,041 34
Bills receivable.....	131 82
Total.....	\$28,173 16
Total assets (less items not admitted).....	\$291,379 14

## V. LIABILITIES.

Net present value of all the outstanding policies in force on the 31st day of December, 1886, computed according to the Actuaries' or Combined Experience Table of Mortality, with 4 per cent. compound interest.....	\$100,066 00
Claims for death losses and matured endowments in process of ad- justment or adjusted and not due.....	23,000 00
Claims for death losses and other policy claims resisted by the Society.....	15,000 00
Total liabilities on policy-holders' account.....	\$138,066 00
Surplus, including capital, on policy-holders' account.....	153,313 14
Total liabilities.....	\$291,379 14

## VI. PREMIUM NOTE ACCOUNT.

Premium notes, loans, or liens on hand December 31, 1885.....	\$563 55
Received during the year.....	Nothing.
Deduction during year.....	"
Balance net assets at the end of the year.....	\$563 55

## VII. EXHIBIT OF POLICIES.

*Policies in force at the end of previous year.*

	Number.	Amount.
Whole life policies.....	175	\$66,946
Endowment policies.....	78	88,225
All other policies.....	6,013	24,996,125

*New Policies issued during the year.*

	Number.	Amount.
Endowment policies .....	14	13,100
All other policies .....	3,601	15,117,000

*Old Policies revived.*

	Number.	Amount.
All other policies .....	11	47,000

*Old Policies increased.*

	Number.	Amount.
All other policies .....	4	19,000
Total number and amount .....	9,896	\$40,347,396
Deduct policies ceased to be in force .....	1,117	4,346,700
Total policies in force at end of the year . . .	8,779	\$36,000,696

*Policies ceased to be in force during the year.*

	Number.	Amount.
By death .....	72	\$248,650
By expiry (term) .....	824	3,205,125
By surrender .....	23	23,750
By lapse .....	18	6,175
By change and decrease .....	....	107,000
By not taken .....	180	756,000
Total terminated .....	1,117	\$4,346,700

## VIII. BUSINESS IN CONNECTICUT DURING 1886.

	Number.	Amount.
Number and amount of policies in force in Connecticut December 31, 1885 .....	65	\$244,000 00
Number and amount of policies issued during the year, ..	12	47,000 00
Totals .....	77	\$291,000 00
Number and amount ceased to be in force .....	11	49,000 00
Total number and amount in force Dec. 31, 1886,	66	\$242,000 00

	Number.	Amount.
Number and amount of losses and claims on policies incurred during the year .....	1	5,000 00
Number and amount of losses and claims on policies paid during the year .....	1	5,000 00
Premiums collected in cash .....	....	3,256 44

**Schedule E—Bonds owned by the Company.**

	Cost Value.	Par Value.	Market Value.
UNITED STATES BONDS—			
United States reg. 4½ p. c. ....	\$113,250 00	\$100,000 00	\$110,500 00
United States coupons 4½ p. c. . . .	13,522 50	12,000 00	13,260 00

RAILROAD BONDS—	Cost Value.	Par Value.	Market Value.
Atchison, Jewell Co. & Western..	11,040 00	12,000 00	12,360 00
Toledo, Ann Arbor & No. Mich.			
6 p. c. ....	9,231 25	10,000 00	9,300 00
MISCELLANEOUS—			
Mutual Union Telegraph Co. ....	8,225 00	10,000 00	8,500 00
Totals. ....	\$155,268 75	\$144,000 00	\$153,920 00

## STATE MUTUAL LIFE INSURANCE COMPANY,

WORCESTER, MASS.

Commenced Business, June 1, 1845.

A. GEORGE BULLOCK, *President.*HENRY M. WITTER, *Secretary.**Attorney in Connecticut,* INSURANCE COMMISSIONER.

## I. CAPITAL.

No capital stock.

Amount of net or ledger assets December 31, 1885. .... \$3,637,808 16

## II. INCOME DURING THE YEAR.

Cash received for premiums without deductions for commissions or other expenses .....	\$589,829 93	
Premium notes, loans, or liens taken in part payment of premiums. ....	86,266 44	
Premiums paid by dividends. ....	125,917 15	
Premiums received on new business, \$166,924.96; on old, \$631,414.70		
Total .....	\$802,013 52	
Deduct amount paid other companies for reinsurance. ....	3,673 86	
Total premium income. ....		\$798,339 66
Interest on mortgage loans. ....		188,620 63
Interest on bonds owned, and dividends on stocks. .		
Interest on premium notes, loans, or liens. ....		
Interest on other debts due the Company. ....		
Discount on claims paid in advance. ....		
Rents. ....		
Balance profit and loss account. ....		919 17
Total income. ....		\$987,879 46
Total. ....		\$4,625,687 62



## III. DISBURSEMENTS DURING THE YEAR.

Cash paid for losses and additions...	\$236,867 34	
Cash paid for matured endowments and additions.....	92,053 00	
Total amount actually paid for losses and matured endowments.....	\$328,920 34	
Cash paid for surrendered policies.....	39,787 11	
Cash dividends paid to policy-holders and applied in payment of premiums.....	125,917 15	
Total paid policy-holders.....	\$494,624 60	
Commissions to agents.....	104,825 50	
Salaries and traveling expenses of managers of agencies, general, special, and local agents.....	16,537 62	
Medical examiners' fees.....	5,400 50	
Salaries and other compensation of officers and other office employes.....	15,288 00	
State and local taxes in State where organized, \$5,237.45; taxes, licenses, fines, and fees in other States, \$7,470.83; total.....	12,708 28	
Advertising and miscellaneous expenses.....	10,061 92	
Total disbursements.....	\$659,446 42	
Balance.....	\$3,966,241 20	

## IV. ASSETS.

## AS PER LEDGER ACCOUNTS.

Real estate unencumbered, as per Schedule A.....	\$58,000 00	
Loans on bond and mortgage (first liens).....	696,104 00	
Loans secured by pledge of bonds, stocks, or other marketable collaterals, as per Schedule C.....	59,200 00	
Loans made in cash to policy-holders, on this Com- pany's policies assigned as collateral.....	107,465 00	
Premium notes, loans, or liens on policies in force..	86,266 44	
Cost value of bonds and stocks owned absolutely, as per Schedule E.....	2,870,542 45	
Cash deposited in banks.....	88,663 31	
Total net or ledger assets.....	\$3,966,241 20	

## OTHER ASSETS.

Interest due and accrued on bond and mortgage loans.....	9,500 00	
Interest accrued on bonds and stocks.....	38,600 00	
Interest due and accrued on collateral loans.....	900 00	
Interest due and accrued on premium notes, loans, or liens.....	1,400 00	
Interest due and accrued on other debts.....	1,600 00	
Market value of bonds and stocks over cost, as per Schedule E....	168,000 00	
Total assets.....	\$4,186,241 20	

## V. LIABILITIES.

Net present value of all the outstanding policies in force December 31, 1886, computed according to the Actuaries' or Combined Experience Table of Mortality, with 4 per cent. compound interest....	\$3,400,172 00	
Deduct net value of risks reinsured in other companies.....	4,775 00	
Net reinsurance reserve.....		\$3,395,397 00
Claims for death losses due and unpaid.....	\$1,300 00	
Claims for matured endowments due and unpaid....	1,000 00	
Claims for death losses and other policy claims resisted by the Company or awaiting further proof..	5,500 00	
Total policy claims.....		7,800 00
Liabilities on policy-holders' account.....		\$3,403,197 00
Surplus on policy-holders' account.....		783,044 20
Total liabilities.....		\$4,186,241 20

## VI. PREMIUM NOTE ACCOUNT.

Premium notes, loans, or liens on hand December 31, 1885.....	\$72,149 98	
Received during the year.....	170,812 01	
Total.....		\$242,961 99

*Deductions during the year.*

Notes, loans, or liens used in payment of losses and claims, used in purchase of surrendered policies and void by lapse, used in payment of dividends to policy-holders, and redeemed by makers in cash.....	156,695 55	
Balance note assets at the end of the year.....		\$86,266 44

## VII. EXHIBIT OF POLICIES.

*Policies and Additions in force at the end of the previous year.*

	Number.	Amount.
Whole life policies.....	3,844	\$9,032,885
Endowment policies.....	3,176	9,171,906
Reversionary additions.....	....	162,676

*New Policies issued during the year.*

	Number.	Amount.
Whole life policies.....	140	608,500
Endowment policies.....	1,343	3,663,000

*Old Policies revived during the year.*

	Number.	Amount.
Whole life policies.....	5	11,000

*Additions by Dividends during the year.*

	Number.	Amount.
Reversionary additions.....	.....	18,321
Total number and amount.....	8,508	\$22,668,288
Deduct policies ceased to be in force.....	606	1,699,653
Total policies in force at the end of the year..	7,902	\$20,968,635

*Policies ceased to be in force during the year.*

	Number.	Amount.
By death.....	103	\$251,355
By maturity (end).....	42	93,181
By expiry (law of 1861).....	49	104,000
By surrender.....	147	358,974
By lapse (law of 1880).....	151	339,500
By change and decrease.....	.....	173,143
By not taken.....	114	379,500
Total terminated.....	606	\$1,699,653

## VIII. BUSINESS IN CONNECTICUT DURING 1886.

	Number.	Amount.
Number and amount of policies in force in Connecticut December 31, 1885.....	149	\$407,690 00
Number and amount of policies issued during the year....	40	111,500 00
Totals.....	189	\$519,190 00
Deduct number and amount ceased to be in force..	7	49,575 00
Total number and amount in force Dec. 31, 1886,	182	\$469,615 00

	Number.	Amount.
Number and amount of losses incurred during the year...	3	\$3,500 00
Number and amount of losses paid during the year.....	3	3,500 00
Premiums collected in cash.....	....	17,306 24

**Schedule A—Real Estate owned by the Company.**

In Worcester.....	\$58,000 00
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**Schedule C—Loans on Collateral.**

	Par Val.	Market Val.	Amt. Loaned.
Worcester, Nashua & Rochester R. R. stock,	\$5,400	\$7,560	\$6,200 00
Worcester, Nashua & Rochester R. R. stock,	25,000	35,000	25,000 00
Oregon & Transcontinental R. R. bonds...	4,000	4,000	3,000 00
Boston, Barre & Gardner R. R. bonds....	10,000	11,500	10,000 00
Old Colony R. R. stock.....	10,000	18,000	15,000 00
Totals.....	\$54,400	\$76,060	\$59,200 00

**Schedule E—Stocks and Bonds owned by the Company.**

UNITED STATES BONDS—	Cost Value.	Par Value.	Market Value.
United States.....	\$315,485 46	\$290,000 00	\$359,600 00
RAILROAD BONDS AND STOCKS—			
Worcester & Nashua.....	91,500 00	90,000 00	93,600 00
Providence & Worcester.....	26,618 50	20,000 00	28,000 00
Fitchburg.....	123,625 00	110,000 00	121,600 00
Boston, Clin., Fitchb'g & N. Bed.,	33,000 00	30,000 00	34,500 00
N. Y., Lack. & Western.....	73,271 25	65,000 00	75,300 00
Chicago & Northwestern.....	103,692 50	90,000 00	108,970 00
Chicago, Rock Island & Pacific..	24,025 00	20,000 00	24,400 00
Michigan Central.....	145,300 00	135,000 00	151,750 00
N. Y. Central & Hudson River...	53,400 00	50,000 00	53,200 00
Chicago, Burlington & Quincy...	41,862 50	41,000 00	43,400 00
New York & New England....	10,662 50	10,000 00	12,200 00
Chicago & Eastern Illinois.....	52,262 50	52,000 00	59,440 00
Dayton & Michigan.....	5,000 00	5,000 00	5,000 00
Chicago, Milwaukee & St. Paul..	29,750 00	25,000 00	30,500 00
Pittsburgh, Cleveland & Toledo..	21,200 00	20,000 00	21,200 00
Evansville, Terre Haute & Chic..	10,250 00	10,000 00	10,300 00
Boston, Barre & Gardner.....	7,500 00	7,500 00	7,650 00
Burlington & Missouri River....	18,600 00	20,000 00	19,000 00
Baltimore & Ohio.....	100,000 00	100,000 00	108,000 00
Strawn & Indiana State Line....	25,000 00	25,000 00	25,500 00
Central Pacific.....	30,000 00	30,000 00	34,500 00
Boston & Albany.....	47,426 50	30,000 00	57,000 00
Morris & Essex.....	25,450 00	20,000 00	26,000 00
Old Colony.....	13,874 25	10,000 00	17,500 00
Boston & Maine.....	25,141 25	15,000 00	30,000 00
Illinois Central.....	13,525 00	10,000 00	13,200 00
Chicago & Alton.....	27,800 00	20,000 00	28,000 00
Norwich & Worcester.....	33,112 75	20,000 00	35,000 00
Cleve., Col., Cin. & Ind.....	19,800 00	18,000 00	22,320 00
St. Paul, Minn. & Manitoba....	57,625 00	55,000 00	59,800 00
Wor., Nash. & Roch.....	30,000 00	30,000 00	30,000 00
MUNICIPAL BONDS—			
Portland, Me.....	28,841 49	30,000 00	35,200 00
Springfield.....	10,000 00	10,000 00	10,000 00
Northampton.....	23,500 00	25,000 00	26,500 00
Meriden, Conn.....	22,225 00	22,000 00	23,500 00
Bangor, Me.....	26,375 00	25,000 00	31,500 00
Lawrence.....	75,000 00	70,000 00	85,000 00
Newton.....	26,750 00	25,000 00	31,250 00
Newburyport.....	6,300 00	6,000 00	6,300 00
Lowell.....	62,500 00	60,000 00	60,500 00
Portsmouth, N. H.....	19,260 00	18,000 00	20,880 00
Dover, N. H.....	24,610 00	23,000 00	26,680 00
Worcester.....	86,600 00	80,000 00	86,400 00
Holyoke.....	11,200 00	10,000 00	10,800 00



	Cost Value.	Par Value.	Market Value.
Providence, R. I. ....	25,875 00	25,000 00	26,000 00
Boston. ....	75,125 00	75,000 00	75,000 00
Pawtucket, R. I. ....	26,750 00	25,000 00	27,250 00
Lynn. ....	10,500 00	10,000 00	10,600 00
Brookline. ....	20,000 00	20,000 00	20,600 00
West Springfield. ....	12,625 00	12,500 00	12,500 00
Berlin. ....	10,000 00	10,000 00	10,000 00
Grafton. ....	10,000 00	10,000 00	10,100 00
Rutland. ....	5,000 00	5,000 00	5,000 00
Guilford, Vt. ....	5,500 00	5,500 00	5,500 00
Clinton. ....	41,400 00	40,000 00	40,000 00
Beverly. ....	51,375 00	50,000 00	50,000 00
District of Columbia. ....	13,300 00	10,000 00	13,000 00
St. Paul, Minn. ....	50,500 00	50,000 00	50,000 00
Cincinnati, O. ....	9,640 00	8,000 00	9,600 00
Newark, N. J. ....	57,500 00	50,000 00	56,100 00
Minneapolis, Minn. ....	41,922 50	41,000 00	42,144 00
St. Louis, Mo. ....	83,450 00	75,000 00	82,200 00
Toledo, O. ....	30,825 00	30,000 00	31,500 00
Omaha, Neb. ....	5,000 00	5,000 00	5,000 00
BANK STOCKS—			
Central, Worcester. ....	2,500 00	2,500 00	3,750 00
First, Boston. ....	5,000 00	5,000 00	10,000 00
City, Worcester. ....	4,000 00	4,000 00	4,800 00
Third, Springfield. ....	10,000 00	10,000 00	17,500 00
Hide & Leather, Boston. ....	11,575 00	11,200 00	13,216 00
Shawmut, Boston. ....	6,725 00	6,700 00	8,040 00
Atlantic, Boston. ....	24,723 75	19,500 00	26,325 00
Grafton, Grafton. ....	7,900 00	7,900 00	9,480 00
Eliot, Boston. ....	4,075 50	4,000 00	4,800 00
Quinsigamond, Worcester. ....	10,090 00	10,000 00	11,000 00
Howard, Boston. ....	17,115 50	16,700 00	19,372 00
Leicester, Leicester. ....	5,525 00	5,000 00	6,000 00
Northborough, Northborough. ....	2,000 00	2,000 00	2,400 00
Continental, Boston. ....	10,012 50	10,000 00	11,000 00
Republic, Boston. ....	7,562 50	7,500 00	10,125 00
Webster, Webster. ....	5,275 00	5,000 00	5,000 00
Redemption, Boston. ....	15,985 00	11,500 00	14,375 00
Tremont, Boston. ....	13,300 00	10,000 00	11,000 00
Suffolk, Boston. ....	3,350 00	2,500 00	2,900 00
Worcester, Worcester. ....	8,165 00	6,000 00	8,400 00
Westminster, Westminster. ....	5,000 00	5,000 00	5,000 00
Milbury, Milbury. ....	8,000 00	8,000 00	10,000 00
Wachusett, Fitchburg. ....	2,500 00	2,500 00	5,000 00
Revere, Boston. ....	6,756 25	6,700 00	8,375 00
Adams, North Adams. ....	13,122 50	9,000 00	12,600 00
WATER CO. BONDS—			
Quincy Water Co. ....	15,075 00	15,000 00	15,300 00
Totals. ....	\$2,870,542 45	\$2,637,700 00	\$3,038,542 00

## UNION CENTRAL LIFE INSURANCE COMPANY,

CINCINNATI, O.

Commenced Business, 1867.

JOHN DAVIS, *President*.E. P. MARSHALL, *Secretary*.*Attorney in Connecticut*, INSURANCE COMMISSIONER.

## I. CAPITAL.

Capital stock paid up in cash.....	\$100,000 00	
Amount of net or ledger assets December 31, 1885.....		\$2,530,698 56

## II. INCOME DURING THE YEAR.

Received for premiums without deduction for commissions or other expenses.....	\$483,640 01	
Premium notes, loans, or liens taken in part payment for premiums.....	404,657 26	
Premiums paid by dividends and surrendered policies.....	54,776,21	
Premiums on new business, \$307,212.17; on old, \$635,861.31.		
Deduct amount paid to other companies for reinsurance of policies in this Company.....	None.	
Total premium income.....	\$943,073 48	
• Interest on mortgage loans.....	156,860 43	
Interest on premium notes, loans, or liens.....	13,502 85	
Interest on other debts due the Company.....	5,935 15	
Discount on claims paid in advance.....	2,774 19	
Rents.....	5,427 73	
Balance profit and loss account.....	1,493 00	
Total income.....		\$1,129,066 83
Total.....		\$3,659,765 39

## III. DISBURSEMENTS DURING THE YEAR.

Cash paid for losses and additions....	\$132,710 46
Premium notes, loans, or liens used in payment of same.....	2,421 23
Cash paid for matured endowments and additions.....	12,271 84
Premium notes, loans, or liens used in payment of same.....	1,462 38
Total amount actually paid for losses and matured endowments.....	\$148,865 91
Cash paid for surrendered policies.....	18,251 53
Premium notes, loans, or liens used in purchase of surrendered policies, and void by lapse.....	71,345 33
Cash surrender values, including reconverted addi- tions, applied in payment of premiums.....	40,200 50
Cash dividends paid to policy-holders and applied in payment of premiums.....	16,208 35
Premium notes, loans, or liens used in payment of dividends to policy-holders.....	6,743 39
Total paid policy-holders....	\$301,615 01
Dividends to stockholders.....	10,000 00
Commissions to agents.....	143,722 05
Salaries and traveling expenses of managers of agencies, general, special, and local agents....	151,322 05
Medical examiners' fees.....	18,580 25
Salaries and other compensation of officers and other office employés.....	37,949 96
Taxes, licenses, fines, and fees.....	9,411 96
Rent.....	9,764 55
Advertising, printing, and agency supplies.....	13,857 58
Furniture and fixtures.....	1,170 07
General office and agency expenses.....	12,691 75
Legal expenses and attorneys' fees.....	6,883 58
Total disbursements.....	\$716,968 81
Balance.....	\$2,942,796 58

## IV. ASSETS.

## AS PER LEDGER ACCOUNTS.

Cash value of real estate unencumbered, as per Schedule A.....	\$180,356 01
Loans on bond and mortgage (first liens).....	2,092,909 46
Loans secured by pledge of bonds, stocks, or other marketable collaterals, as per Schedule C.....	None.
Loans made in cash to policy-holders, on this Com- pany's policies assigned as collateral.....	79,815 53
Premium notes, loans, or liens on policies in force..	363,285 23

## Bonds and stocks owned absolutely, as per Sched-

ule E.....	100 00	
Cash in Company's office.....	69,847 24	
Cash deposited in banks.....	126,954 83	
Bills receivable.....	2,312 95	
Ledger balances.....	17,215 33	
Office furniture, safes, and agents' supplies.....	10,000 00	
Total net or ledger assets .....		\$2,942,796 58

## OTHER ASSETS.

Interest due and accrued on bond and mortgage loans.....	37,879 11	
Interest accrued on bonds and stocks.....	None.	
Interest due and accrued on collateral loans.....	2,688 87	
Interest due and accrued on premium notes, loans, or liens.....	3,375 71	
Rents due and accrued on Company's property or leases.....	1,441 00	
Market value of real estate over cost, as per Schedule A.....	27,618 99	
Market value of bonds and stocks over cost, as per Schedule E....	100 00	
Gross premiums due and unreported on policies in force December 31, 1886.....	\$162,562 79	
Gross deferred premiums on policies in force De- cember 31, 1886.....	44,932 28	
Total.....	\$207,495 07	
Deduct the loading on above gross amount..	41,499 01	
Net amount of uncollected and deferred premiums.....		165,996 06
Total assets.....		\$3,181,896 32

## ITEMS NOT ADMITTED.

Furniture, fixtures, and safes.....	\$7,500 00	
Ledger balances.....	17,215 33	
Bills receivable.....	2,312 95	
Supplies, printed matter, and stationery.....	2,500 00	
Total.....		29,528 28
Total assets (less items not admitted).....		\$3,152,368 04

## V. LIABILITIES.

Net present value of all the outstanding policies in force December 31, 1886, computed according to the Actuaries' or Combined Experience Table of Mortality, with 4 per cent. compound interest..	\$2,698,236 00	
Deduct net value of risks of this Company reinsured in other solvent companies.....	None.	
Net reinsurance reserve.....		\$2,698,236 00
Claims for matured endowments due and unpaid...	2,000 00	
Claims for death losses in process of adjustment, or adjusted and not due.....	19,427 00	
Total policy claims.....		21,427 00



Unpaid dividends of surplus, or other profits due policy-holders. ....	916 63
Premiums paid in advance. ....	147,924 72
Liabilities on policy-holders' account. ....	\$2,868,504 35
Surplus, including capital, on policy-holders' account. ....	283,863 69
Total liabilities. ....	\$3,152,368 04
Estimated surplus accrued on tontine or other policies, the profits upon which are especially reserved for that class of policies. ....	\$210,634 37
Estimated surplus accrued on all other policies. ....	73,229 32

## VI. PREMIUM NOTE ACCOUNT.

Premium notes, loans, or liens on hand December 31, 1885. ....	\$310,396 37
Received during the year. ....	404,657 26
Total. ....	\$715,053 63

*Deductions during the year.*

Notes, loans, or liens used in payment of losses and claims. ....	\$3,883 61
Notes, loans, or liens used in purchase of surrendered policies, and void by lapse. ....	71,345 33
Notes, loans, or liens used in payment of dividends to policy-holders. ....	6,743 39
Notes, loans, or liens redeemed by makers in cash. .	269,796 07
Total reduction of premium note account. ....	351,768 40
Balance note assets at the end of the year. ....	\$363,285 23

## VII. EXHIBIT OF POLICIES.

*Policies and Additions in force at the end of the previous year.*

	Number.	Amount.
Whole life policies. ....	9,810	\$15,919,534 00
Endowment policies. ....	461	944,415 00
All other policies. ....	300	449,598 00
Reversionary additions. ....	....	21,366 00

*New Policies issued during the year.*

	Number.	Amount.
Whole life policies. ....	5,504	9,947,771 00
Endowment policies. ....	454	1,083,333 00
All other policies. ....	183	405,700 00

*Old Policies revived during the year.*

	Number.	Amount.
Whole life policies. ....	86	179,500 00
Endowment policies. ....	3	5,000 00
All other policies. ....	1	2,000 00

*Additions by Dividends.*

	Number.	Amount.
Reversionary additions.....	....	3,018 00
Total number and amount.....	16,802	\$28,961,235 00
Deduct policies ceased to be in force.....	3,459	6,421,666 00
Total policies in force at end of the year.....	13,343	\$22,539,569 00

*Policies ceased to be in force during the year.*

	Number.	Amount.
By death.....	70	118,948 00
By maturity (end).....	13	13,556 00
By expiry (term).....	51	77,200 00
By surrender.....	143	255,076 00
By lapse.....	1,669	2,713,400 00
By decrease.....	203	415,600 00
By not taken.....	1,310	2,827,521 00
Total terminated.....	3,459	\$6,421,666 00

## VIII. BUSINESS IN CONNECTICUT DURING 1886.

	Number.	Amount.
Number and amount of policies in force in Connecticut December 31, 1885.....	2	5,179 00
Number and amount of policies issued during the year....	23	41,500 00
Totals.....	25	\$46,679 00
Deduct number and amount ceased to be in force..	3	7,000 00
Total number and amount in force Dec. 31, 1886,	22	\$39,679 00

	Number.	Amount.
Number and amount of losses and claims on policies incurred during the year.....	None.	None.
Number and amount of losses and claims on policies paid during the year.....	"	"
Premiums collected.....	....	653.43

**Schedule A — Real Estate owned by the Company.**

In Ohio.....	\$134,192 29
In Indiana.....	46,163 72
Total.....	\$180,356 01

**Schedule E—Stocks and Bonds owned by the Company.**

	Cost Value.	Par Value.	Market Value.
Certificate of membership in the Cincinnati Chamber of Commerce....	\$100 00	\$100 00	\$200 00

## UNION MUTUAL LIFE INSURANCE COMPANY,

PORTLAND, ME.

Commenced Business, October 1, 1849.

JOHN E. DEWITT, *President.*HENRY D. SMITH, *Secretary.**Attorney in Connecticut,* INSURANCE COMMISSIONER.

## I. CAPITAL.

No Capital Stock.

Amount of net or ledger assets December 31, 1885..... \$5,889,520 18

## II. INCOME DURING THE YEAR.

Received for premiums without deduction for commissions or other expenses.....

\$676,992 59

Premiums on new business, \$144,821.-

59; on old, \$532,171.00.

Cash received for annuities..... 1,470 58

Total ..... \$678,463 17

Deduct amount paid to other companies for reinsurance of policies in this Company...

1,506 90

Total premium income..... \$676,956 27

Interest on mortgage loans..... 48,461 55

Interest on bonds owned, and dividends on stocks.. 109,829 23

Interest on premium notes, loans, or liens.... 39,543 65

Interest on other debts due the Company..... 10,663 80

Discount on endowments paid in advance..... 714 82

Rents..... 40,009 81

Balance profit and loss account..... 14,717 54

Total income..... 940,896 67

Total..... \$6,830,416 85

## III. DISBURSEMENTS DURING THE YEAR.

Cash paid for losses and additions...	\$332,621 15	
Premium notes, loans, or liens used in payment of same.....	23,602 00	
Cash paid for matured and discounted endowments and additions.....	159,884 74	
Premium notes, loans, or liens used in payment of same.....	28,020 00	
Total amount actually paid for losses and matured and discounted endowments....	\$544,127 89	
Cash paid to annuitants.....	169 40	
Cash paid for surrendered policies.....	19,558 70	
Premium notes, loans, or liens used in purchase of surrendered policies and void by lapse.....	32,528 00	
Cash surrender values, including reconverted additions, applied in payment of premiums.....	27,128 21	
Cash dividends paid to policy-holders and applied in payment of premiums.....	42,326 43	
Premium notes, loans, or liens used in payment of dividends to policy-holders.....	15,827 00	
Total paid policy-holders.....	\$681,665 63	
Commissions to agents.....	61,019 16	
Salaries and traveling expenses of managers of agencies, and general, special, and local agents..	86,830 78	
Medical examiners' fees .....	13,904 50	
Salaries and other compensation of officers and other office employes .....	43,661 02	
Taxes, licenses, fines, and fees.....	13,991 10	
Rents.....	12,458 13	
Advertising .....	10,703 82	
Commuting commissions.....	2,116 40	
Furniture and fixtures.....	659 11	
Printing, stationery, etc., \$11,759.29; postage, exchange, etc., \$3,778.35; traveling expenses, officers and clerks, \$3,442.90; law expenses, \$6,169.36; miscellaneous expenses, \$8,520.38.....	33,670 28	
Total disbursements.....		\$960,679 93
Balance.....		\$5,869,736 92

## IV. ASSETS.

## AS PER LEDGER ACCOUNTS.

Appraised value of real estate unencumbered, as per Schedule A.....	\$1,624,402 24
Loans on bond and mortgage (first liens).....	987,688 88
Loans secured by pledge of bonds, stocks, or other marketable collaterals, as per Schedule C.....	152,650 39
Loans made in cash to policy-holders, on this Company's policies .....	6,606 66



Premium notes, loans, or liens on policies in force..	597,078 00	
Bonds and stocks owned absolutely, as per Schedule E.....	2,378,212 58	
Cash in Company's office.....	874 46	
Cash deposited in banks.....	107,351 55	
Bills receivable.....	2,634 79	
Agents' and other ledger balances.....	2,166 67	
Cash paid into court to settle matured endowment..	1,244 95	
Cash in transit (since received).....	8,825 75	
Total net or ledger assets.....		\$5,869,736 92

## OTHER ASSETS.

Interest due and accrued on bond and mortgage loans.....	27,436 38	
Interest accrued on bonds and stocks.....	20,101 18	
Interest accrued on collateral and other loans.....	537 38	
Interest due and accrued on premium notes, loans, or liens.....	16,556 04	
Rents due and accrued on Company's property or leases.....	1,092 05	
Market value of bonds and stocks over cost, as per Schedule E.....	95,886 51	
Forborne premiums to be deducted in settlement of policy claims..	207 37	
Gross premiums due and unreported on policies in force December 31, 1886.....	\$41,369 99	
Gross deferred premiums on policies in force December 31, 1886.....	75,083 74	
Total.....	\$116,453 73	
Deduct the loading on above gross amount..	23,290 74	
Net amount of uncollected and deferred premiums.....		93,162 99
Total assets.....		\$6,124,716 82

## ITEMS NOT ADMITTED.

Agents' and other ledger balances.....	\$2,166 67	
Bills receivable.....	2,634 79	
Total.....		4,801 46
Total assets (less items not admitted).....		\$6,119,915 36

## V. LIABILITIES.

Net present value of all the outstanding policies in force December 31, 1886, computed according to the Actuaries' or Combined Experience Table of Mortality with 4 per cent. compound interest....	\$5,625,140 00	
Deduct net value of risks of this Company reinsured in other solvent companies.....	3,239 00	
Net reinsurance reserve.....		\$5,621,901 00
Premium obligations in excess of the net value of their obligations.....	\$619 00	
Claims for death losses due and unpaid.....	432 82	
Claims for matured endowments due and unpaid..	7,396 10	

Claims for death losses and matured endowments in process of adjustment, or adjusted and not due..	29,222 21	
Claims for death losses and other policy claims resisted by the Company.....	11,584 18	
Notices of death on which no proofs have been received .....	30,339 36	
Total policy claims.....		78,974 67
Unpaid dividends of surplus, or other profits due policy-holders ....		5,460 38
Contingent reserve.....		571 00
Contingent liability account.....		33,958 02
Premiums paid in advance.....		2,028 77
All other liabilities estimated .....		1,500 00
Liabilities on policy-holders' account.....		\$5,745,012 84
Surplus, on policy-holders' account .....		374,902 52
Total liabilities.....		\$6,119,915 36
Estimated surplus accrued on tontine or other policies, the profits upon which are especially reserved for that class of policies.....	\$11,609 70	

## VI. PREMIUM NOTE ACCOUNT.

Premium notes, loans, or liens on hand December 31, 1885.....	\$668,166 00	
Received during the year.....	34,218 00	
Total .....		\$702,384 00

*Deductions during the year.*

Notes, loans, or liens used in payment of losses and claims .....	\$51,622 00	
Notes, loans, or liens used in purchase of surrendered policies, and void by lapse .....	32,528 00	
Notes, loans, or liens used in payment of dividends to policy-holders.....	15,827 00	
Notes, loans, or liens redeemed by makers in cash,	3,944 00	
Notes, loans, or liens transferred.....	1,385 00	
Total reduction of premium note account.....		105,306 00
Balance note assets at the end of the year .....		\$597,078 00

## VII. EXHIBIT OF POLICIES.

*Policies and Additions in force at the end of the previous year.*

	Number.	Amount.
Whole life policies.....	5,743	\$10,748,778 00
Endowment policies.....	6,444	10,407,395 00
All other policies.....	1,774	3,259,374 00
Reversionary additions.....	....	151,890 67

*New Policies issued during the year.*

	Number.	Amount.
Whole life policies.....	37	37,568 00
Endowment policies.....	2,379	5,041,786 00
All other policies.....	6	6,000 00

*Old Policies revived during the year.*

	Number.	Amount.
Whole life policies.....	5	11,500 00
Endowment policies.....	42	78,600 00
All other policies.....	1	1,000 00
Reversionary additions.....	....	1,410 02

*Old Policies increased during the year.*

	Number.	Amount.
Endowment policies.....	2	.....

*Old Policies transferred during the year.*

	Number.	Amount.
Endowment policies.....	3	4,500 00
All other policies.....	1	3,000 00

*Additions by Dividends.*

	Number.	Amount.
Reversionary additions.....	....	40,936 78
Total number and amount.....	16,437	\$29,793,738 47
Deduct policies ceased to be in force.....	2,326	4,607,792 07
Total policies in force at the end of the year...	14,111	\$25,185,946 40

*Policies ceased to be in force during the year.*

	Number.	Amount.
By death.....	187	\$391,223 72
By maturity and discount.....	152	182,655 89
By expiry (term).....	250	488,890 00
By surrender.....	120	276,201 05
By lapse.....	814	1,484,075 05
By decrease.....	....	58,498 65
By reconversions.....	....	2,397 71
By transfer.....	4	7,500 00
By not taken.....	799	1,716,350 00
Total terminated.....	2,326	\$4,607,792 07

## VIII. BUSINESS IN CONNECTICUT DURING 1886.

	Number.	Amount.
Number and amount of policies in force in Connecticut December 31, 1885.....	114	\$188,855 56
Number and amount of policies issued and increased during the year.....	6	26,964 22
Totals.....	120	\$215,819 78
Deduct number and amount ceased to be in force..	6	10,603 02
Total number and amount in force Dec. 31, 1886	114	\$205,216 76

	Number.	Amount.
Number and amount of losses and claims on policies incurred during the year.....	2	\$910 45
Number and amount of losses and claims on policies paid during the year.....	2	910 45
Premiums collected in cash, \$5,265.75; notes or credits, \$297.00.....		5,562 75

**Schedule A—Real Estate owned by the Company.**

Seventy-six pieces of real estate, appraised value.....	\$1,624,402 24
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**Schedule C—Loans on Collateral.**

	Par Val.	Market Val.	Amt. Loaned.
Maine Central R. R. 7 p. c. bonds, 1912....	\$1,500	\$2,010 00	\$10,000 00
Flint & Pere Marq. R. R. 6 p. c. bds, 1920, ...	5,000	6,025 00	
Cleveland, O., 6 p. c. bonds, 1896.....	1,000	1,240 00	
Bath, Me., 6 p. c. bonds, 1891.....	2,000	2,100 00	
Fort Wayne, Ind., 6 p. c. bonds, 1899....	1,000	1,100 00	14,000 00
Westbrook Manufacturing Co. stock.....	18,000	20,160 00	
Westbrook Manufacturing Co. stock.....	10,000	11,200 00	9,000 00
Maine Central R. R. 7 p. c. bonds, 1912....	10,000	13,400 00	10,000 00
Lewiston & Auburn H. R. R. stock.....	1,500	1,125 00	550 00
Wells, Fargo & Co. stock.....	4,000	5,120 00	3,000 00
Central Wharf, Portland, Me., stock.....	....	24,000 00	12,000 00
First National Bank, Portland, Me., stock,	1,000	1,100 00	800 00
Atchison, Topeka & Santa Fe R. R. stock,	5,000	4,800 00	4,605 39
Chicago & Northwestern R. R. stock....	2,000	2,290 00	
Portland Water Co. bonds, 1891.....	3,000	3,180 00	4,000 00
Maine Central R. R. stock.....	1,000	1,340 00	
First National Bank, Moulton, Me., stock,	1,000	1,250 00	1,000 00
First National Bank, Lewiston, Me.....	1,000	1,680 00	500 00
Oregon Short Line 1st mort. 6's, 1922....	10,000	10,650 00	9,000 00
Chicago & West Michigan R. R. 5's, 1921,	1,000	1,005 00	645 00
St. Louis & San Francisco R. R., 1906....	5,000	5,675 00	10,000 00
Oregon Railway & Nav. Co. 5's, 1925....	5,000	5,275 00	
Northern Pacific R. R. 6's, 1919.....	1,000	1,025 00	
Portland Water Co. con. mort. bond, 1908,	21,000	22,050 00	20,000 00
Portland Water Co. mortgage bond, 1908,	12,000	12,600 00	11,000 00
Portland Water Co. stock.....	35,500	30,175 00	24,000 00
Maine Central R. R. 7's, 1912.....	6,500	8,710 00	3,500 00
Central Wharf, Portland, Me., stock.....	....	9,000 00	1,400 00
Ohio & Mississippi R. R. 7's, 1905.....	2,000	2,180 00	2,500 00
Chicago, St. Louis & Pitts. R. R. 5's, 1932,	1,000	965 00	
New Mexico & So. Pacific R. R. 7's, 1909,	1,000	1,242 50	1,150 00
Totals.....	\$169,000	\$213,672 50	\$152,650 39

**Schedule E—Stocks and Bonds owned by the Company.**

UNITED STATES BONDS—	Par Value.	Market Value.
United States 4 p. c. gold, 1907.....	\$50,000 00	\$63,812 50
United States, 6 p. c. currency, 1899.....	50,000 00	67,375 00



## MUNICIPAL BONDS—

	Par Value.	Market Value.
Allen Co., Ind. 5 p. c., 1888-9.....	25,000 00	25,037 50
Berlin, N. H. 4 p. c., 1891-1897.....	7,000 00	6,545 00
Brunswick, Me., 4 p. c., 1888-1894.....	3,000 00	3,000 00
Big Run and Georgesville, Franklin Co., O., 6 p. c., 1887-1890.....	5,000 00	5,062 50
Bond Co., Ill., 6 p. c., 1895.....	10,000 00	10,350 00
Delaware City, O., 6 p. c., 1901.....	5,000 00	5,525 00
Elk Co., Kan., 5 p. c., 1892-1896.....	15,000 00	15,262 50
Highland Co., O., 6 p. c., 1890-1900.....	20,000 00	21,600 00
Lewiston, Me., 6 p. c., 1901.....	20,000 00	24,950 00
Louisville, Ky., 4 p. c., 1923.....	25,000 00	24,500 00
Minneapolis, Minn., 4½ p. c., 1912.....	10,000 00	10,350 00
Miami Co., O., 6 p. c., 1887-1898.....	24,000 00	25,140 00
Omaha City, Neb., 5 p. c., 1906.....	25,000 00	27,000 00
Portland, Me., 6 p. c., 1887-1907.....	76,500 00	88,930 00
Richmond, Va., 8 p. c., 1903.....	10,000 00	14,350 00
Shelbyville, Ind., 6 p. c., 1887-1890.....	2,500 00	2,550 00
Sheldon, Vt., 4½ p. c., 1887-1890.....	8,000 00	8,000 00
Terre Haute, Ind., 5½ p. c., 1905.....	10,000 00	10,900 00
Union County, O., 5 p. c., 1887.....	7,000 00	7,000 00
Vigo County, Ind., 5 p. c., 1896-1905.....	25,000 00	25,625 00
Wilmington, Del., 5 p. c., 1897.....	5,000 00	5,000 00

## RAILROAD BONDS—

Atchison, Topeka & Santa Fe 7 p. c., 1899....	25,000 00	31,062 50
Atchison, Topeka & Santa Fe 5 p. c., 1909....	10,000 00	10,100 00
Buf. & Erie, L. Shore & Mich. div., 7 p. c., 1898,	50,000 00	62,000 00
Chicago & West Michigan 5 p. c., 1921.....	100,000 00	100,500 00
Chicago & Northwestern currency 7 p. c., 1915,	35,000 00	49,350 00
Chicago, Burlington & Quincy 4 p. c., 1919....	50,000 00	48,500 00
Chicago, Kans. & Western 1st m. 5 p. c., 1926,	25,000 00	25,125 00
Chicago, Michigan & Lake Shore 8 p. c., 1889,	25,000 00	26,687 50
Dayton & Michigan 5 p. c., 1911.....	25,000 00	26,750 00
Erie 1st consolidated 7 p. c., 1920.....	50,000 00	67,500 00
Fremont, Elkhorn & Mo. Val. guar. 6 p. c., 1933,	25,000 00	29,875 00
Flint & Pere Marquette 6 p. c., 1920.....	50,000 00	60,250 00
Hannibal & St. Joseph 6 p. c., 1911.....	50,000 00	60,750 00
Kansas & Missouri guar. 5 p. c., 1922.....	10,000 00	10,000 00
Kansas City, St. Jo. & Council Bluffs 7 p. c., 1907,	25,000 00	31,500 00
Lincoln & Northwestern (C., B. & Q.) 7 p. c., 1910,	45,000 00	57,150 00
Maine Central Extension 6 p. c., 1900.....	9,000 00	10,170 00
Milwaukee & St. Paul (C. & M. D.) 7 p. c., 1903,	25,000 00	32,750 00
Mich. Central (Bay City Div.) 5 p. c., 1931....	50,000 00	54,875 00
N. M. & S. P. (A., T. & S. F.) 7 p. c., 1909...	50,000 00	62,125 00
New York & New England 6 p. c., 1905.....	50,000 00	58,000 00
New York, Lackawanna & Western 6 p. c., 1921,	25,000 00	32,062 50
Ohio & Mississippi con. 7 p. c., 1898.....	36,000 00	44,280 00
Oregon Short Line 6 p. c., 1922.....	50,000 00	53,250 00
Oregon Railway & Navigation Co. 5 p. c., 1925,	50,000 00	52,750 00

	Par Value.	Market Value.
Oregon Railway & Navigation Co. 7 p. c., 1887,	20,000 00	20,000 00
Pueblo & Ark. Val. (A., T. & S. F.) 7 p. c., 1905,	25,000 00	30,937 50
* Portland & Ogdensburg 1st m. 6 p. c., 1900..	33,500 00	36,850 00
Quincy, Alt. & St. L. 5 p. c. (C. B. & Q.), 1896..	50,000 00	50,500 00
Rome, Watertown & Ogdensburg 7 p. c., 1891,	6,000 00	6,510 00
St. Louis & San Francisco "B" 6 p. c., 1906..	90,000 00	102,150 00
So. Kansas 5 p. c., (A., T. & S. F. R. R.), 1926,	25,000 00	25,000 00
Staten Island Rapid Transit 6 p. c., 1913.....	10,000 00	11,600 00
Union Pacific 6 p. c., 1896-1899.....	77,000 00	90,090 00
Wichita & Southw'n 7 p. c. (A., T. & S. F.), 1902,	10,000 00	11,800 00
Wisconsin Valley 7 p. c., 1909.....	4,000 00	5,080 00
RAILROAD STOCK—		
Portland, Saco & Portsmouth.....	12,500 00	16,437 50
BANK STOCK—		
* Biddeford National Bank, Biddeford, Me....	2,000 00	2,900 00
* Canal National Bank, Portland, Me.....	20,000 00	33,600 00
* Casco National Bank, Portland, Me.....	16,300 00	24,776 00
* Cumberland National Bank, Portland, Me...	4,000 00	5,300 00
* Georges National Bank, Thomaston, Me.....	1,200 00	1,200 00
* First National Bank, Auburn, Me.....	2,000 00	2,980 00
* First National Bank, Wiscasset, Me.....	1,000 00	1,300 00
Importers & Traders National Bank, N. Y. City,	5,000 00	15,000 00
* First National Bank, Lewiston, Me.....	10,000 00	16,800 00
* First National Bank, Bangor, Me.....	1,200 00	1,560 00
* First National Bank, Biddeford, Me.....	3,800 00	6,308 00
* First National Bank, Augusta, Me.....	5,000 00	6,350 00
* First National Bank, Portland, Me.....	5,800 00	6,380 00
* Lime Rock National Bank, Rockland, Me...	8,750 00	9,625 00
* Merchants National Bank, Portland, Me....	1,275 00	2,040 00
* Manufacturers National Bank, Lewiston, Me..	5,000 00	6,250 00
* National Shoe & Leather Bank, Auburn, Me..	4,000 00	4,720 00
* Norway National Bank, Norway, Me.....	1,000 00	1,150 00
* Northern National Bank, Hallowell, Me.....	10,000 00	14,300 00
* Northern National Bank, Rockland, Me.....	10,000 00	14,000 00
* National Traders Bank, Portland, Me.....	2,100 00	3,045 00
* Peoples National Bank, Waterville, Me.....	3,000 00	4,260 00
* Richmond National Bank, Richmond, Me....	700 00	910 00
* Rockland National Bank, Rockland, Me.....	5,000 00	8,250 00
* Ticonic National Bank, Waterville, Me.....	3,500 00	5,040 00
* Veazie National Bank, Bangor, Me.....	5,000 00	6,350 00
MISCELLANEOUS—		
Province of Ontario, annuities, 1886-1925.....	264,162 59	266,849 68
Minneapolis City Water Works 8's, 1891.....	3,000 00	3,360 00
Totals.....	\$1,885,625 00	\$2,474,099 09

\* Valued by Bank Examiner of Maine.

## UNITED STATES LIFE INSURANCE COMPANY,

NEW YORK CITY.

Commenced Business, March 4, 1850.

GEORGE H. BURFORD, *President.*C. P. FRALEIGH, *Secretary.**Attorney in Connecticut, INSURANCE COMMISSIONER.*

## I. CAPITAL.

Capital stock paid up in cash .....	\$440,000 00
Amount of net or ledger assets December 31, 1885.....	\$5,122,242 00

## II. INCOME DURING THE YEAR.

Cash received for premiums without deduction for commissions or other expenses .....	\$690,262 69
Premiums on new business, \$150,-762.02; on old, \$539,500.67.	
Deduct amount paid to other companies for reinsurance of policies in this Company.....	5,228 09
Total premium income.....	\$685,034 60
Interest on mortgage loans.....	122,105 72
Interest on bonds owned, and dividends on stocks..	130,019 12
Interest on premium notes, loans, or liens.....	7,121 17
Interest on other debts due the Company.....	4,723 56
Rents for use of Company's property.....	2,214 91
Balance profit and loss account .....	16,829 33
Total income .....	\$968,048 41
Total.....	\$6,090,290 41

## III. DISBURSEMENTS DURING THE YEAR.

Paid for death losses and additions..	\$354,664 75
Paid for matured endowments and additions .....	113,694 10
Total.....	\$468,358 85
Deduct amount received from other companies for losses or claims on policies of this Company reinsured,	15,900 00
Total amount actually paid for losses and matured endowments.....	\$452,458 85

Paid annuitants.....	126 00	
Paid for surrendered policies and additions.....	73,783 07	
Total paid policy-holders.....	\$526,367 92	
Dividends to stockholders.....	30,800 00	
Commissions to agents.....	90,215 46	
Salaries and traveling expenses of managers of agencies, and general, special, and local agents..	53,012 89	
Medical examiners' fees.....	11,677 12	
Salaries and other compensation of officers and other office employés.....	52,924 49	
Taxes, licenses, fines, and fees.....	14,403 47	
Rents.....	21,228 89	
Advertising.....	16,231 29	
Printing and stationery, \$5,766.27; exchange and express, \$4,761.08; law expenses, \$3,540.08; directors' fees, \$2,640.00; traveling expenses, office and office employés, \$1,813.19; miscellaneous expenses, \$6,282.75.....	24,803 37	
Total disbursements.....		\$841,664 90
Balance.....		\$5,248,625 51

## IV. ASSETS.

## AS PER LEDGER ACCOUNTS.

Real estate unencumbered, as per Schedule A.....	\$63,004 24	
Loans on bond and mortgage (first liens).....	2,507,349 53	
Loans secured by pledge of bonds, stocks, or other marketable collaterals, as per Schedule C.....	71,708 46	
Premium notes, loans, or liens on policies in force..	148,646 59	
Cost value of bonds and stocks owned absolutely, as per Schedule E.....	2,362,882 54	
Cash in Company's office.....	369 77	
Cash deposited in banks ..	61,917 24	
Bills receivable.....	9,479 62	
Agents' ledger balances.....	23,267 52	
Total net or ledger assets.....		\$5,248,625 51

## OTHER ASSETS.

Interest accrued on bond and mortgage loans.....	18,583 78
Interest accrued on bonds and stocks.....	39,714 72
Interest accrued on collateral loans.....	1,012 62
Interest accrued on premium notes, loans, or liens.....	7,278 72
Interest due and accrued on bank balance.....	165 71
Market value of real estate over cost, as per Schedule A.....	39,495 76
Market value of bonds and stocks over cost, as per Schedule E....	154,415 32



Gross premiums due and unreported on policies in force December 31, 1886.....	\$61,810 93	
Gross deferred premiums on policies in force December 31, 1886.....	75,795 39	
Total .....	\$137,606 32	
Deduct the loading on above gross amount..	13,760 63	
Net amount of uncollected and deferred premiums.....		123,845 69
Total assets.....		\$5,633,137 83

## ITEMS NOT ADMITTED.

Agents' balances.....	\$23,267 52	
Bills receivable.....	9,479 62	
Total .....		32,747 14
Total assets (less items not admitted).....		\$5,600,390 69

## V. LIABILITIES.

Net present value of all the outstanding policies in force December 31, 1886, computed according to the Actuaries' or Combined Experience Table of Mortality, with 4 per cent. compound interest...	\$4,942,452 00	
Deduct net value of risks of this Company, reinsured in other solvent Companies.....	40,946 00	
Net reinsurance reserve.....		\$4,901,506 00
Claims for death losses and matured endowments in process of adjustment, or adjusted and not due ..	\$2,930 00	
Claims for death losses and other policy claims resisted by the Company .....	12,000 00	
Total policy claims.....		14,930 00
Premiums paid in advance, \$2,250.14; accrued rents and unrepresented accounts, \$3,835 65; liability under lapsed policies presentable for surrender, \$3,944.00; total .....		7,779 65
Liabilities on policy-holders' account.....	\$4,926,465 79	
Surplus, including capital, on policy-holders' account.....	673,924 90	
Total liabilities.....		\$5,600,390 69

## VI. PREMIUM NOTE ACCOUNT.

Premium notes, loans, or liens on hand December 31, 1885.....	\$145,913 31	
Received during the year.....	42,907 87	
Total.....		\$188,821 18

*Deductions during the year.*

Notes, loans, or liens used in payment of losses and claims .....	\$9,972 34	
Notes, loans or liens used in purchase of surrendered policies and void by lapse .....	8,060 26	
Notes, loans, or liens redeemed by makers in cash, .....	22,141 99	
Total reduction of premium note account .....		40,174 59
Balance note assets at end of year .....		\$148,646 59

## VII. EXHIBIT OF POLICIES.

*Policies and Additions in force at the end of the previous year.*

	Number.	Amount.
Whole life policies .....	8,368	\$16,479,585
Endowment policies .....	1,509	2,498,659
All other policies .....	308	810,326
Reversionary additions .....	....	365,283

*New Policies issued during the year..*

	Number.	Amount.
Whole life policies .....	1,433	3,412,855
Endowment policies .....	263	518,120
All other policies .....	8	50,000

*Old Policies revived during the year.*

	Number.	Amount.
Whole life policies .....	8	32,500
Endowment policies .....	4	4,000

*Old Policies changed and increased during the year.*

	Number.	Amount.
Whole life policies .....	12	28,000
Endowment policies .....	4	9,000
All other policies ..	40	110,700

Total number and amount .....	11,957	\$24,319,028
Deduct policies ceased to be in force .....	1,252	3,209,873

Total policies in force at the end of the year.. 10,705 \$21,109,155

*Policies ceased to be in force during the year.*

	Number.	Amount.
By death .....	160	\$340,499
By maturity (end) .....	60	112,364
By expiry (term) .....	23	71,400
By surrender .....	122	315,831
By lapse .....	625	1,514,279
By change and decrease .....	17	94,000
By not taken .....	245	761,500
Total terminated .....	1,252	\$3,209,873

## VIII. BUSINESS IN CONNECTICUT DURING 1886.

	Number.	Amount.
Number and amount of policies in force in Connecticut December 31, 1885.....	285	\$374,410
Number and amount of policies issued during the year....	89	129,040
Totals.....	374	\$503,450
Deduct number and amount ceased to be in force..	47	78,900
Total number and amount in force Dec. 31, 1886,	327	\$424,550

	Number.	Amount.
Number and amount of claims unpaid December 31, 1885, None.		Nothing.
Number and amount of losses and claims on policies in- curred during the year.....	6	\$6,810 00
Number and amount of claims paid during the year.....	5	6,310 00
Premiums collected in cash.....		17,820 47

## Schedule A—Real Estate owned by the Company.

In New York City.....	\$21,744 67
Elsewhere in New York.....	33,101 51
In New Jersey.....	8,158 06
Total cost value.....	\$63,004 24

## Schedule C—Loans on Collateral.

	Par Val.	Market Val.	Amt. Loaned.
Western Union Telegraph Co. stock.....	\$7,500	\$5,587 50	\$16,700 00
Missouri Pacific Ry. 3d mort.. 7 p c. bonds,	1,000	1,215 00	
American Telegraph & Cable Co. stock..	16,300	12,714 00	
N. Y., Lack. & West. Railway Co. stk...	6,600	6,930 00	
United States 4 p. c. consols, coup. bonds,	200	256 00	2,946 01
Missouri Pacific Ry. 3d mort. 7 p. c. bonds,	2,000	2,430 00	
American Telegraph & Cable Co. stock...	4,000	3,120 00	
American Telegraph & Cable Co. stock...	2,500	1,950 00	
Western Union Telegraph Co. stock.....	10,000	7,450 00	7,312 45
American Telegraph & Cable Co. stock..	7,000	5,460 00	
Imp. & Traders Nat. Bank (N. Y.) stock,	400	1,200 00	
Chic., Mil. & St. Paul R. R. (Chic. & Pac. div.) 1st mort. 6 p. c. bonds.....	2,000	2,400 00	
Chic., Mil. & St. Paul R. R. (South Minn. div.) 1st mort. 6 p. c. bonds.....	4,000	4,760 00	10,000 00
Kansas Pacific R. R. (Denver div.) 1st mort. 6 p. c. assented bonds.....	5,000	5,725 00	
Delaware, Lacka. & Western R. R. stock,	20,000	27,300 00	
St. Paul, Minn. & Manitoba R. R. stock,	10,000	11,500 00	
N. Y. Central ext. 5 p. c. debt cer., 1893,	3,000	3,165 00	2,500 00
Metropolitan Trust Co. stock (N. Y.)....	1,000	1,400 00	1,000 00
Totals.....	\$102,500	\$104,562 50	\$71,708 46

**Schedule E—Stocks and Bonds owned by the Company.**

	Cost Value.	Par Value.	Market Value.
<b>UNITED STATES AND DISTRICT BONDS—</b>			
United States 4 p. c. con. reg., 1907,	\$11,702 55	\$10,000 00	\$12,937 50
United States 4½ p. c. reg., 1891..	46,102 74	40,000 00	44,150 00
Dist. of Col. 3.65 fdg. reg., 1924..	131,384 40	120,000 00	144,000 00
<b>MUNICIPAL BONDS—</b>			
Jersey City water loan, 1891.....	3,855 00	2,000 00	2,200 00
Jersey City “ “ 1893.....		2,000 00	2,240 00
Jersey City, 1905.....	53,160 00	43,000 00	52,890 00
Jersey City, reg., 1905.....		6,000 00	7,380 00
Jersey City water scrip, 1913.....	108,250 00	100,000 00	110,000 00
Jersey City “ “ 1902.....	1,092 50	1,000 00	1,210 00
Jersey City improve. reg., 1891...	55,425 00	50,000 00	56,000 00
Jersey City “ “ 1892...		1,000 00	1,130 00
Jersey City “ “ 1893...		1,000 00	1,145 00
City of Newark, N. J., reg., 1908,	116,000 00	100,000 00	125,000 00
City of Newark, water, coup....	46,000 00	40,000 00	45,600 00
<b>RAILROAD BONDS—</b>			
N. Y., Lack. & W. 1st m., 1921..	87,000 00	80,000 00	102,000 00
N. Y., L. & W. con. 2d m., 1923,	49,793 75	50,000 00	53,585 00
Oswego & Syr. guar. con. m., 1923,	30,600 00	30,000 00	31,851 00
Chi. & N. W. 5 p. c. sk. fd., 1929,	99,099 32	100,000 00	109,750 00
Chi., Mil. & St. Paul 1st mort. (So. Minnesota div.), 1910.....	51,217 46	50,000 00	58,000 00
Chi., Mil. & St. Paul 1st mort. (C. & P. Western div.), 1921.....	46,256 00	50,000 00	53,000 00
Missouri Pacific con. 1st m., 1920,	100,896 06	100,000 00	114,000 00
Missouri Pacific 3d mort., 1906...	111,600 69	100,000 00	120,334 00
Central Iowa 1st mort. gold, 1899,	107,443 84	100,000 00	86,791 00
Hannibal & St. Jo. con. mort., 1911,	56,250 00	50,000 00	60,000 00
St. Louis, Iron Mt. & So. gen. con. r'y and land grant mort. gold, 1931,	35,732 88	50,000 00	48,875 00
St. L. & Iron Mt. 2d m. gold, 1897,	53,456 64	50,000 00	56,417 00
Chi., Bur. & Quincy debent., 1913,	46,195 21	50,000 00	52,708 50
Mo., Kan. & Texas gen. con. mort. gold, 1920.....	20,278 33	25,000 00	24,687 50
Oregon R'y & Navigation Co. 1st mort. gold, 1909.....	50,487 90	48,000 00	51,840 00
N. Y. Central deb. cert. extended 5 p. c., 1893.....	69,428 75	67,000 00	70,128 90
N. Y. Central 5 p. c. deb., 1904..	124,167 50	119,000 00	127,727 46
Lou. & Nash. gen. mort., 1930...	45,750 00	50,000 00	53,750 00
Kansas Pacific con. 1st mort., 1919,	48,855 11	50,000 00	53,000 00
Chicago, St. Paul, Minn. & Omaha con. mort., 1930.....	27,750 00	25,000 00	30,500 00
Albany & Susq. 1st con. guar. mort. (guar. by D. & H. Can. Co.), 1906,	113,349 04	100,000 00	119,500 00
Burlington, Cedar Rapids & North- ern Iowa (Minn. & Dak. div.) con. 1st mort., 1934.....	42,000 00	50,000 00	50,625 00



	Cost Value.	Par Value.	Market Value.
City of Louisville, Ky., Elizabeth-town & Paducah sub., 2d series, 1903 .....	11,950 00	10,000 00	12,500 00
Chi., Rock Island & Pacific 1st m. exten. and col. 5 p. c., 1934....	104,750 00	100,000 00	109,000 00
N. Y. Elevated 1st mort., 1906...	29,435 83	25,000 00	30,750 00
Metropolitan Elev. 1st m. g., 1908,	23,466 67	22,000 00	25,740 00
West Shore guar. 1st mort. reg. . .	178,180 96	175,000 00	179,812 50
East Tennessee, Virginia & Georgia 5 p. c. con. mort. gold, 1956...	24,518 41	25,000 00	24,542 50
Totals.....	\$2,362,882 54	\$2,267,000 00	\$2,517,297 86

## VERMONT LIFE INSURANCE COMPANY,

BURLINGTON. VERMONT.

Commenced Business, January 1, 1869.

WILLIAM H. HART, *President*.C. R. TURRILL, *Secretary*.*Attorney in Connecticut*, INSURANCE COMMISSIONER.

## I. CAPITAL.

Amount of capital paid up in cash.....	\$100,000 00
Amount of net or ledger assets December 31, 1885.....	\$274,391 86

## II. INCOME DURING THE YEAR.

Cash received for premiums, without deduction for commissions or other expenses.....	\$45,905 28
Premiums paid by dividends, \$2,432.89; by surrendered policies, \$277.16.....	2,710 05
Premiums on new business, \$7,373.50; on old, \$38,531.78.	
Total.....	\$48,615 33
Deduct amount paid to other companies for reinsurance. ....	519 60
Total premium income.....	\$48,095 73

Interest on mortgage loans.....	13,822 41	
Interest on bonds owned, and dividends on stocks..	3,633 18	
Interest on premium notes, loans, or liens.....	268 28	
Rents for use of Company's property.....	522 75	
Total income.....		\$66,342 35
Total.....		\$340,734 21

## III. DISBURSEMENTS DURING THE YEAR.

Cash paid for losses and additions...	\$14,650 02	
Cash paid for matured endowments and additions.....	7,733 91	
Total amount actually paid for losses and matured endowments.....		\$22,383 93
Cash paid for surrendered policies.....		6,694 25
Premium notes, loans, or liens used in purchase of same and void by lapse.....		68 45
Cash surrendered values applied in payment of pre- miums.....		277 16
Cash dividends paid to policy-holders and applied in payment of premiums.....		2,616 09
Total paid policy-holders.....	\$32,039 88	
Commissions to agents.....		3,723 03
Dividends to stockholders.....		3,000 00
Salaries and traveling expenses of managers of agencies, and general, special, and local agents..		4,807 96
Medical examiners' fees.....		779 10
Salaries and other compensation of officers and other office employés.....		4,357 35
State and local taxes in State where organized, \$529.47; taxes, licenses, fines and fees in other States, \$730.22; total.....		1,259 69
Rent.....		673 07
Advertising.....		727 08
Furniture and fixtures.....		72 93
Miscellaneous expenses, printing, law, postage and express.....		2,021 18
Total disbursements.....		\$53,461 27
Balance.....		\$287,272 94

## IV. ASSETS.

## AS PER LEDGER ACCOUNTS.

Real estate unencumbered, as per Schedule A.....	\$17,100 33
Loans on bond and mortgage (first liens).....	196,515 00
Loans secured by pledge of bonds, stocks, or other marketable collaterals, as per Schedule C.....	10,000 00
Loans in cash on this Company's policies assigned,	1,366 00

Premium notes, loans, or liens on policies in force..	2,336 61	
Cost value of bonds and stocks owned absolutely, as per Schedule E.....	45,952 50	
Cash in Company's office.....	4,740 16	
Cash deposited in banks.....	9,262 34	
Total net or ledger assets.....		\$287,272 94

## OTHER ASSETS.

Interest due and accrued on bond and mortgage loans.....	4,715 52	
Interest accrued on bonds and stocks.....	118 75	
Interest accrued on premium notes, loans, or liens.....	139 26	
Rents due and accrued.....	44 50	
Market value of real estate over cost, as per schedule A.....	4,335 96	
Market value of bonds and stocks over cost, as per Schedule E.....	6,359 50	
Gross premiums due and unreported on policies in force December 31, 1886.....	\$950 70	
Gross deferred premiums on policies in force Decem- ber 31, 1886.....	10,067 32	
Total.....	\$11,018 02	
Deduct the loading on above gross amount..	1,652 69	
Net amount of uncollected and deferred premiums....	9,365 33	
Furniture, fixtures and safes.....	2,539 00	
Total assets.....		\$314,890 76

## ITEM NOT ADMITTED.

Furniture, fixtures and safes.....	2,539 00	
Total assets (less item not admitted).....		\$312,351 76

## V. LIABILITIES.

Net present value of all the outstanding policies in force December 31, 1886, computed according to the Actuaries' or Combined Experience Table of Mortality, with 4 per cent. compound interest...	\$215,619 00	
Deduct value of risks reinsured.....	2,311 00	
Net reinsurance reserve.....		\$213,308 00
Claims for death losses and matured endowments in process of adjust- ment, or adjusted and not due.....	1,000 00	
Claims for death losses and policies claims resisted by the Company,	3,000 00	
Liabilities on policy-holders' account.....	\$217,308 00	
Surplus, including capital, on policy-holders' account.....	95,043 76	
Total liabilities.....		\$312,351 76

## VI. PREMIUM NOTE ACCOUNT.

Not stated.

## VII. EXHIBIT OF POLICIES.

*Policies and Additions in force at the end of the previous year.*

	Number.	Amount.
Whole life policies.....	487	\$666,219 00
Endowment policies.....	654	688,930 00
All other policies.....	36	52,000 00

*New Policies issued during the year.*

	Number.	Amount.
Whole life policies.....	53	26,515 00
Endowment policies.....	213	222,400 00
All other policies.....	7	16,500 00

*Old Policies revived during the year.*

	Number.	Amount.
Endowment policies.....	7	4,500 00

*Old Policies increased during the year.*

	Number.	Amount.
Whole life policies.....	....	1,000 00

*Additions by Dividends.*

	Number	Amount.
Whole life policies.....	....	274 00
Endowment policies.....	....	25 00
Total number and amount.....	1,457	\$1,678,363 00
Deduct policies ceased to be in force.....	252	256,268 00
Total policies in force at end of the year..	1,205	\$1,422,095 00

*Policies ceased to be in force during the year.*

	Number.	Amount.
By death.....	12	\$16,619 00
By maturity (end).....	6	7,700 00
By expiry (term).....	13	24,000 00
By surrender.....	68	67,449 00
By lapse.....	93	90,750 00
By transfer.....	....	3,000 00
By not taken.....	60	46,750 00
Total terminated.....	252	\$256,268 00

## VIII. BUSINESS IN CONNECTICUT DURING 1886.

	Number.	Amount.
Number and amount of policies in force in Connecticut December 31, 1885.....	9	\$11,500 00
Number and amount of policies issued during the year....	6	8,000 00
Totals.....	15	\$19 500 00
Deduct number and amount ceased to be in force..	6	6,000 00
Total number and amount in force Dec. 31, 1886,	9	\$13,500 00



	Number.	Amount.
Number and amount of losses and claims on policies incurred during the year.....	None.	Nothing.
Number and amount of claims paid in year.....	"	"
Premiums collected in cash during the year.....		\$420 71

**Schedule A—Real Estate owned by the Company.**

In Burlington Vt.....	\$15,036 29
Dakota Territory.....	2,064 04
Total cost.....	\$17,100 33

**Schedule C—Loans on Collateral.**

	Par Val.	Market Val.	Amt. Loaned.
National Car Co. stock.....	\$8,800	\$8,360	\$6,500 00
National Car Co. stock.....	7,000	6,650	3,500 00
Totals.....	\$15,800	\$15,010	\$10,000 00

**Schedule E—Stocks and Bonds owned by the Company.**

	Cost Value.	Par Value.	Market Value.
<b>MUNICIPAL BONDS—</b>			
City of Burlington.....	\$3,241 00	\$3,200 00	\$3,392 00
<b>BANK STOCKS—</b>			
Merchants National.....	11,641 50	10,200 00	15,300 00
Howard ".....	17,000 00	17,000 00	19,550 00
<b>MISCELLANEOUS—</b>			
Burlington Gas Light Co. stock..	3,050 00	3,050 00	3,050 00
National Car Co. bonds.....	10,500 00	10,500 00	10,500 00
Burlington Improvement Co. stock,	20 00	20 00	20 00
Sch. Dist. 21, Vernon Co., Mo., bs.,	500 00	500 00	500 00
Totals.....	\$45,952 50	\$44,470 00	\$52,312 00

## WASHINGTON LIFE INSURANCE COMPANY.

NEW YORK CITY.

Commenced Business, February 2, 1860.

W. A. BREWER, JR., *President.*WILLIAM HAXTUN, *Secretary.**Attorney in Connecticut,* INSURANCE COMMISSIONER.

## I. CAPITAL.

Capital stock paid up in cash.....	\$125,000 00
Amount of net or ledger assets December 31, 1885.....	\$7,394,545 64

## II. INCOME DURING THE YEAR.

Cash received for premiums without deduction for commissions or other expenses.....	\$1,506,698 70
Cash received for annuities.....	2,000 00
Premiums on new business, \$234,031.60; on old, \$1,274,667.10.....	
Total premium income.....	\$1,508,698 70
Interest on mortgage loans.....	296,021 42
Interest on bonds owned, and dividends on stocks..	40,250 00
Interest on other debts due the Company .....	13,416 01
Discount on claims paid in advance.....	3,562 00
Rents.....	19,355 56
Cash received for profits on bonds, stocks, real estate, or other property actually sold .....	34,512 82
Total income.....	\$1,915,816 51
Total.....	\$9,310,362 15

## III. DISBURSEMENTS DURING THE YEAR.

Cash paid for losses and additions....	\$518,486 54
Cash paid for matured and discounted endowments and additions.....	152,718 86
Total amount actually paid for losses and matured and discounted endowments....	\$671,205 40

Cash paid for annuities.....	4,543 99	
Cash paid for surrendered policies and additions...	285,022 99	
Cash paid for return premiums.....	1,503 86	
Cash dividends paid to policy-holders and applied in payment of premiums.....	149,107 00	
Total paid policy-holders....	\$1,111,383 24	
Dividends to stockholders.....	8,590 75	
Commissions to agents.....	102,087 68	
Salaries and traveling expenses of managers of agen- cies, and general, special, and local agents.....	32,573 24	
Medical examiners' fees.....	16,374 97	
Salaries and other compensation of officers and other office employés.....	52,813 45	
Taxes, licenses, fines, and fees.....	15,121 53	
Rent.....	8,250 00	
Commuting commissions.....	55,499 13	
Advertising.....	17,206 21	
Exchange and postage, \$5,746.33; printing and stationery; \$8,431.57; profit and loss, \$43,343.12; interest, \$2,350.98; sundry office and agency ex- penses, \$16,958.59.....	76,830 59	
Total disbursements.....		\$1,496,730 79
Balance.....		\$7,813,631 36

## IV. ASSETS.

## AS PER LEDGER ACCOUNTS.

Real estate unencumbered, as per Schedule A....	\$430,216 57	
Loans on bond and mortgage (first liens).....	6,377,398 67	
Loans secured by pledge of bonds, stocks, or other marketable collateral, as per Schedule C.....	5,000 00	
Loans made in cash to policy-holders on this Com- pany's policies assigned as collateral.....	165,197 29	
Cost value of bonds and stocks owned absolutely, as per Schedule E.....	659,703 42	
Cash in Company's office.....	13,225 60	
Cash deposited in banks.....	124,405 92	
Agents' ledger balances.....	38,483 89	
Total net or ledger assets.....		\$7,813,631 36

## OTHER ASSETS.

Interest due and accrued on bond and mortgage loans.....	69,252 71
Interest accrued on bonds and stocks.....	2,916 67
Interest accrued on collateral loans.....	4,629 55
Market value of bonds and stocks over cost, as per Schedule E....	167,546 58

Gross premiums due and unreported on policies in force December 31, 1886.....	\$82,836 56	
Gross deferred premiums on policies in force December 31, 1886.....	181,709 35	
Total.....	\$264,545 91	
Deduct the loading on above gross amount..	52,909 18	
Net amount of uncollected and deferred premiums....	211,636 73	
Total assets.....	\$8,269,613 60	

## ITEM NOT ADMITTED.

Agents' balances.....	38,483 89	
Total assets (less item not admitted).....	\$8,231,129 71	

## V. LIABILITIES.

Net present value of all the outstanding policies in force on the 31st day of December, 1886, computed according to the Actuaries' or Combined Experience Table of Mortality, with 4 per cent. compound interest.....	\$7,686,076 00	
Claims for death losses due and unpaid.....	\$11,012 00	
Claims for matured endowments due and unpaid...	1,865 20	
Claims for death losses and matured endowments in process of adjustment, or adjusted and not due...	31,746 00	
Claims for death losses and other policy claims resisted by the Company.....	14,411 99	
Total policy claims.....	59,035 19	
Unpaid dividends to stockholders.....	528 50	
Due on account of salaries, rents, and office expenses.....	2,041 68	
Premiums paid in advance.....	6,816 60	
Liabilities on policy-holders' account.....	\$7,754,497 97	
Surplus, including capital, on policy-holders' account...	476,631 74	
Total liabilities.....	\$8,231,129 71	

## VI. PREMIUM NOTES.

None.

## VII. EXHIBIT OF POLICIES.

*Policies and Additions in force at the end of the previous year.*

	Number.	Amount.
Whole life policies.....	8,922	\$19,705,260
Endowment policies.....	6,463	13,278,322
Reversionary additions.....	....	972,742

*New Policies issued during the year.*

	Number.	Amount.
Whole life policies.....	1,218	2,706,165
Endowment policies.....	1,872	4,216,461



*Old Policies revived during the year.*

	Number.	Amount.
Whole life policies .....	82	200,813
Endowment policies .....	94	305,000
Reversionary additions .....	....	9,760

*Additions by Dividends.*

	Number.	Amount.
Reversionary additions .....	....	256,964
Total number and amount .....	18,651	\$41,651,487
Deduct policies ceased to be in force .....	2,147	5,076,656
Total policies in force at the end of the year ..	16,504	\$36,574,831

*Policies ceased to be in force during the year.*

	Number.	Amount.
By death .....	202	\$523,436
By maturity (end) .....	63	115,382
By surrender .....	491	1,288,462
By lapse .....	933	1,939,528
By not taken .....	438	1,170,154
By discount .....	20	39,694
Total terminated .....	2,147	\$5,076,656

## VIII. BUSINESS IN CONNECTICUT DURING 1886.

	Number.	Amount.
Number and amount of policies in force in Connecticut December 31, 1885 .....	75	\$131,735 00
Number and amount of policies issued during the year ....	7	16,200 00
Totals .....	82	\$147,935 00
Deduct number and amount ceased to be in force ..	8	13,700 00
Total number and amount in force Dec. 31, 1886,	74	\$134,235 00

	Number.	Amount.
Number and amount of losses and claims on policies in- curred during the year .....	2	1,307 43
Number and amount of losses and claims on policies paid during the year .....	2	1,307 43
Premiums collected, cash .....		4,093 99

*Schedule A—Real Estate owned by the Company.*

In New York City .....	\$236,529 37
Elsewhere in New York .....	9,238 29
In New Jersey .....	182,941 91
Iowa .....	1,507 00
Total .....	\$430,216 57

**Schedule C—*Loans on Collateral.***

	Par Val.	Market Val.	Amt. Loaned.
United States 4½ p. c. bonds.....	\$5,000	\$6,300	\$5,000 00

**Schedule E—*Stocks and Bonds owned by the Company.***

	Cost Value.	Par Value.	Market Value.
UNITED STATES BONDS—			
United States 4 p. c. reg.....	\$145,000 00	\$125,000 00	\$156,250 00
MUNICIPAL BONDS—			
New York City 7 p. c., 1903, reg.,	100,000 00	100,000 00	145,000 00
New York City 7 p. c., 1896, reg.,	308,604 79	300,000 00	396,000 00
B'klyn water loan 6 p. c., 1907, r.,	106,098 63	100,000 00	130,000 00
Totals.....	\$659,703 42	\$625,000 00	\$827,250 00



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LIFE AND ACCIDENT  
(ASSESSMENT)  
INSURANCE COMPANIES  
OF OTHER STATES.

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ABSTRACTS COMPILED FROM THEIR ANNUAL STATE-  
MENTS, SHOWING THEIR CONDITION ON THE  
31ST DAY OF DECEMBER, 1886.

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## BAY STATE BENEFICIARY ASSOCIATION,

WESTFIELD, MASS.

Commenced Business, June 2, 1881.

JOHN R. REED, *President.*HERBERT N. KINGSBURY, *Assistant Secretary.**Attorney in Connecticut, INSURANCE COMMISSIONER.*

## I. BALANCE SHEET.

Amount of net or ledger assets December 31, 1885.....	\$37,336 25
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## II. INCOME DURING THE YEAR.

Membership fees.....	\$18,549 00	
Annual dues.....	30,004 38	
Assessments.....	192,238 50	
Medical examiners' fees.....	2,663 00	
Total paid by members.....	\$243,454 88	
Interest.....	1,418 31	
Total income.....		\$244,873 19
Total.....		\$282,209 44

## III. DISBURSEMENTS DURING THE YEAR.

Paid for losses and claims.....	\$171,200 00	
Total paid members.....	\$171,200 00	
Commissions and fees retained by or paid to agents,	26,707 97	
Salaries and traveling expenses of managers of		
agencies, and general, special, and local agents..	5,454 80	
Medical examiners' fees.....	4,658 32	
Salaries and other compensation of officers and other		
office employés.....	8,297 42	
Rent.....	220 83	
Return commissions.....	47 10	
Advertising, \$701.32; blanks and printing, \$1,-		
301.56; postage, \$2,039.70; law expenses, \$1,-		
305.00; sundries, \$482.36.....	5,829 94	
Total expenses.....	\$51,216 38	
Total disbursements.....		\$222,416 38
Balance.....		\$59,793 06

## IV. ASSETS.

## AS PER LEDGER ACCOUNTS.

Cost value of bonds and stocks owned absolutely as per Schedule D.....	\$39,705 17	
Cash in Company's office.....	1,034 00	
Cash deposited in banks on reserve fund account...	16,969 14	
All other cash deposits.....	2,084 75	
Total net or ledger assets.....		\$59,793 06

## V. LIABILITIES.

Claims for death losses in process of adjustment, or adjusted and not due.....	\$39,000 00	
Claims for death losses resisted by the Company...	10,000 00	
Total liabilities.....		\$49,000 00

## VI. EXHIBIT OF CERTIFICATES OR POLICIES.

	Number.	Amount.
Policies or certificates in force December 31, 1885.....	6,493	\$19,942,000
Policies or certificates written during the year.....	2,663	8,552,000
Total.....	9,156	\$28,494,000
Deduct number and amount which have ceased to be in force during the year.....	774	2,426,000
Total policies or certificates in force Dec. 31, 1886,	8,382	\$26,068,000

	Number.	Amount.
Losses and claims on policies or certificates unpaid Decem- ber 31, 1885.....	9	\$29,000
Losses and claims on policies or certificates incurred during the year.....	62	187,000
Total.....	71	\$216,000
Losses and claims on policies or certificates paid during the year.....	59	\$171,200

## VII. BUSINESS IN CONNECTICUT DURING 1886.

	Number.	Amount.
Policies or certificates in force December 31, 1885.....	None.	Nothing.
Policies or certificates written during the year.....	179	\$595,000 00
Total.....	179	\$595,000 00
Deduct number and amount which have ceased to be in force during the year.....	15	37,000 00
Total policies in force in Connecticut De- cember 31, 1886.....	164	\$558,000 00

	Number.	Amount.
Loans and claims on policies or certificates incurred during the year.....	2	\$3,000 00
Losses and claims on policies or certificates paid during the year.....	2	3,000 00

Schedule D— *Bonds owned by the Company.*

	Cost Value.	Par Value.
Hampden County 3 p. c. coupon.....	\$36,039 17	\$37,000 00
First National Bank, Westfield, stock .....	3,666 00	2,600 00
Total.....	\$39,705 17	\$39,600 00

## CITIZENS MUTUAL LIFE ASSOCIATION,

NEW YORK CITY.

Commenced Business, April 21, 1886.

LEVI M. BATES, *President.*CHARLES BELL, *Secretary.**Attorney in Connecticut,* INSURANCE COMMISSIONER.

## I. BALANCE SHEET.

Amount of net or ledger assets December 31, 1885..... Nothing.

## II. INCOME DURING THE YEAR.

Membership fees.....	\$14,021 00	
Annual dues.....	11,649 13	
Assessments.....	7,798 72	
Medical examiners' fees.....	1,331 08	
Total paid by members.....	\$34,799 93	
Cash received from all other sources, viz.: advanced by United Agency Co.....	17,808 65	
Total income.....		\$52,608 58
Total.....		\$52,608 58

## III. DISBURSEMENTS DURING THE YEAR.

Paid for losses and claims.....	\$187 00
Annual payments and assessments returned to members.....	None.
Total paid members.....	\$187 00



Commissions and fees retained by or paid to agents,	25,565 79	
Salaries and traveling expenses of managers of agencies, general, special, and local agents.....	1,702 45	
Medical examiners' fees.....	2,165 00	
Salaries and other compensation of officers and other office employes.....	3,283 07	
Rents.....	1,920 62	
Advanced to officers and agents to be repaid out of future salaries or commissions.....	2,568 49	
Advertising, \$1,736.96; blanks and printing, \$3,-120.66; .....	4,857 62	
All other items, viz.: Sundry office expenses, furniture and postage.....	1,799 65	
Total expenses..... \$43,862 69		
Total disbursements.....		\$44,049 69
Balance.....		\$8,558 89

## IV. ASSETS.

## AS PER LEDGER ACCOUNTS.

Cash in office.....	\$349 35	
Cash deposited in banks on reserve fund account...	8,209 54	
Total net or ledger assets.....		\$8,558 89

## OTHER ASSETS.

Mortuary assessments due and unpaid.....	\$1,577 12	
Net amount due from members.....		1,577 12
All other assets, viz.: Office furniture.....		1,200 00
Total assets.....		\$11,336 01

## ITEM NOT ADMITTED.

Office furniture.....		1,200 00
Total assets (less item not admitted).....		\$10,136 01

## V. LIABILITIES.

Claims for death losses reported for which assessments have not been made.....		\$10,000 00
All other liabilities, viz.: Payments in equity department to apply on future assessments.....		2,559 23
Total liabilities.....		\$12,559 23

## VI. EXHIBIT OF CERTIFICATES OR POLICIES.

	Number.	Amount.
Policies or certificates in force December 31, 1885.....	None.	Nothing.
Policies or certificates written during the year.....	1,991	\$4,337,125
Totals.....	1,991	\$4,337,125
Deduct number and amount which have ceased to be in force during the year.....	314	574,625
Total policies or certificates in force Dec: 31, 1886,	1,677	\$3,762,500

	Number.	Amount.
Losses and claims on policies or certificates unpaid Decem- ber 31, 1885....	None.	Nothing.
Losses and claims on policies or certificates incurred during the year 1886.....	None.	Nothing.
Totals.....	None.	Nothing.
Losses and claims on policies or certificates paid during the year 1886.....	....	Nothing.

## VII. BUSINESS IN CONNECTICUT DURING 1886.

	Number.	Amount.
Policies or certificates written during the year.....	15	\$61,000
Deduct number and amount which have ceased to be in force during the year.....	....	.....
Total policies in force in Connecticut Dec. 31, 1886,	15	\$61,000
Losses and claims on policies or certificates paid during the year.....	None.	Nothing.

## CO-OPERATIVE LIFE AND ACCIDENT ASSOCIATION OF THE U. S.,

NEW YORK CITY.

Commenced Business,

E. C. HAZARD, *President.*LEWIS A. OSBORN, *Secretary.**Attorney in Connecticut, INSURANCE COMMISSIONER.*

## I. BALANCE SHEET.

Amount of net or ledger assets December 31, 1885.....	\$12,006 55
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## II. INCOME DURING THE YEAR.

Membership fees.....	\$6,796 75	
Annual dues.....	10,347 26	
Assessments.....	71,317 06	
Total paid by members.....	\$88,461 07	
Interest on balance in bank.....	119 29	
Total income.....		\$88,580 36
Total.....		\$100,586 91

## III. DISBURSEMENTS DURING THE YEAR.

Paid for losses and claims.....	\$69,397 46	
Payments and assessments returned to members....	18 00	
Total paid members.....	\$69,415 46	
Commissions and fees retained by or paid to agents, } Salaries and traveling expenses of managers of } agencies, and general, special, and local agents.. } Medical examiners' fees..... } Salaries and other compensation of officers and } other office employés..... } Rents..... } Return commissions..... } Advertising blanks and printing..... }	\$17,144 01	
Total expenses.....	\$17,144 01	
Total disbursements.....		\$86,559 47
Balance.....		\$14,027 44

## IV. ASSETS.

## AS PER LEDGER ACCOUNTS.

Cash in Company's office.....	\$4,524 05	
Cash deposited in banks.....	1,019 56	
All other cash deposits.....	3,800 00	
Accident fund with agents in process of collection, with membership fees.....	2,393 22	
Agents balances.....	2,290 61	
Total net or ledger assets.....		\$14,027 44

## OTHER ASSETS.

Due from members for claims not yet assessed.....	\$50,364 20	
Mortuary assessments due and unpaid.....	1,766 15	
Mortuary assessments not yet due.....	5,188 70	
Accident fund in process of collection not yet due, (estimated).....	3,600 00	
Total due from members.....		60,919 05
Total assets.....		\$74,946 49

## ITEM NOT ADMITTED.

Agents' balances.....	2,290 61	
Total assets (less item not admitted).....		\$72,655 88

## V. LIABILITIES.

Claims for death losses in process of adjustment, or adjusted and not due.....	\$9,400 00	
Claims for death losses reported for which assess- ments have not been made.....	52,464 20	
Total liabilities.....		\$61,864 20

## VI. EXHIBIT OF CERTIFICATES OR POLICIES.

	Number.	Amount.
Policies or certificates in force December 31, 1885.....	1,377	\$7,027,500
Policies or certificates written during the year.....	1,435	5,621,000
Total.....	2,812	\$12,648,500
Deduct number and amount which have ceased to be in force during the year.....	377	1,852,500
Total policies or certificates in force Dec. 31, 1886,	2,435	\$10,796,000



	Number.	Amount.
Losses and claims on policies or certificates unpaid December 31, 1885.....	7	\$35,210 40
Losses and claims on policies or certificates incurred during the year, including accident claims.....	92	99,336 06
Total.....	99	\$134,546 46
Losses and claims on policies or certificates paid during the year, including accident claims.....	90	69,397 46

## VII. BUSINESS IN CONNECTICUT DURING 1886.

Nothing.—Admitted 1887.

## COVENANT MUTUAL BENEFIT ASSOCIATION OF ILLINOIS,

GALESBURG, ILL.

Commenced Business, January 9, 1877.

A. W. BERGGREN, *President.*E. F. PHELPS, *Secretary.**Attorney in Connecticut, INSURANCE COMMISSIONER.*

## I. BALANCE SHEET.

Amount of net or ledger assets December 31, 1885..... \$142,347 46

## II. INCOME DURING THE YEAR.

Membership fees.....	\$32,227 07
Annual dues and monthly expense assessment.....	47,404 70
Assessments.....	480,811 16
Medical examiners' fees.....	6,118 00
Total paid by members.....	\$566,560 93
Interest.....	4,828 75
From all other sources, viz: restorations, \$5,751.87; previous shortage, \$1,258.92; advance fund, \$38,627.34; discounts, \$190.00.....	45,828 13
Total income.....	\$617,217 81
Total.....	\$759,565 27

## III. DISBURSEMENTS DURING THE YEAR.

Paid for losses and claims.....	\$427,645 44	
Annual payments and assessments returned to mem- bers.....	41,227 73	
Total paid members.....	\$468,873 17	
Commissions and fees retained by or paid to agents,	20,115 91	
Salaries and traveling expenses of Supt. of agencies, and general agents.....	8,851 58	
Medical examiners' fees.....	6,118 00	
Salaries and other compensation of officers and other office employés.....	17,173 94	
Taxes, including state tax and examinations.....	828 27	
Rent.....	250 00	
Advertising, \$369.09; blanks and printing, \$3,- 178.23.....	3,547 32	
All other items, viz.: Postage, exchange and express, \$6,636.70; law expenses, \$2,860.67; furniture, \$470.56; contingent expenses, \$952.99; sundries, \$2,969.65; total.....	13,890 57	
Total expenses.....	\$70,775.59	
Total disbursements.....		\$539,648 76
Balance.....		\$219,916 51

## IV. ASSETS.

## AS PER LEDGER ACCOUNTS.

Cost value of bonds and stocks owned absolutely, as per Schedule D.....	\$185,841 50	
Cash deposited in bank.....	31,018 23	
Agents' balances.....	3,056 78	
Total net or ledger assets.....		\$219,916 51

## OTHER ASSETS.

Market value of bonds and stocks over cost, as per Schedule D...	6,158 50	
Due from members for claims not yet assessed.....	\$91,250 00	
Mortuary assessments not yet due.....	97,134 16	
Annual payments and monthly expense in process of collection.....	8,858 32	
Total due from members.....		197,242 48
All other assets, viz.: Postage, \$233.87; furniture and fixtures, \$973.60; stationery and blanks, \$750.00; sundries, \$4,519.81....	6,477 28	
Total assets.....		\$429,794 77

## ITEMS NOT ADMITTED.

Furniture and fixtures.....	\$973 60	
Agents' balances.....	3,056 78	
Supplies, printed matter and stationery.....	5,269 81	
Total .....		9,300 19
Total assets (less items not admitted).....		\$420,494 58

## V. LIABILITIES.

Death losses adjusted and not due.....	\$76,250 00
Death losses reported for which assessments have not been made...	65,000 00
Death losses resisted by the Company.....	26,250 00
Amount of all other liabilities, viz.: Due members on advance deposits.....	13,549 47
Total liabilities.....	\$181,049 47

## VI. EXHIBIT OF CERTIFICATES OR POLICIES.

	Number.	Amount.
Policies or certificates in force December 31, 1885.....	21,382	\$61,914,375
Policies or certificates written during the year.....	5,526	14,972,500
Totals.....	26,908	\$76,886,875

Deduct number and amount which have ceased to be in force during the year.....	2,064	5,895,625
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Total policies or certificates in force Dec. 31, 1886	24,844	\$70,991,250
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	Number.	Amount.
Losses and claims on policies or certificates unpaid December 31, 1885.....	43	\$143,125
Losses and claims on policies or certificates incurred during the year.....	163	466,875
Totals.....	206	\$610,000

	Number.	Amount.
Losses and claims on policies or certificates paid during the year.....	155	\$427,645 44

## VII. BUSINESS IN CONNECTICUT DURING 1886.

	Number.	Amount.
Total policies in force in Connecticut December 31, 1886,	85	\$233,125 00

Schedule D—*Stocks and Bonds owned by the Company.*

	Cost Value.	Par Value.	Market Value.
United States, 1907.....	\$185,841 50	\$150,000 00	\$192,000 00

## LIFE UNION,

NEW YORK CITY.

Commenced Business, August 22, 1885.

THOMAS S. JOHNSON, *President.*JOHN S. PURDY, *Secretary.**Attorney in Connecticut, INSURANCE COMMISSIONER.*

## I. BALANCE SHEET.

Amount of net or ledger assets December 31, 1885.....	\$557 01
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## II. INCOME DURING THE YEAR.

Membership fees.....	\$2,176 00	
Annual dues.....	13,033 00	
Assessments.....	23,886 98	
Medical examiners' fees.....	4,476 00	
Total paid by members.....	\$43,571 98	
From all other sources, viz.: advanced by incorporators, \$604.99; agents on account, \$139.50; from account department, for money advanced for claims, \$137.98.....	882 47	
Total income .....		\$44,454 45
Total.....		\$45,011 46

## III. DISBURSEMENTS DURING THE YEAR.

Paid for losses and claims.....	\$17,741 69
Annual payments and assessments returned to members.....	13 00
Total paid members.....	\$17,754 69
Commissions and fees retained by or paid to agents, Salaries and traveling expenses of managers of agencies, and general, special, and local agents..	7,836 05
Medical examiners' fees.....	1,666 42
Salaries and other compensation of officers and other office employes.....	4,476 00
Rent.....	830 50
Advanced to agents to be repaid out of future salaries or commissions.....	693 34
	481 22



Advertising, \$46.66; blanks and printing, \$229.55,	276 21	
All other items, viz.: Postage, 468.53; incorporators, \$492.49; furniture and fixtures, \$9.80; sundries, \$434.49 .....	1,405 31	
Cost of levying and collecting mortuary assessments,	327 44	
Total expenses.....	\$17,992 49	
Total disbursements .....		\$35,747 18
Balance. ....		\$9,264 28

## IV. ASSETS.

## AS PER LEDGER ACCOUNTS.

Cash in office .....	\$828 10	
Cash deposited in banks on reserve fund account..	3,056 06	
All other cash deposits .....	5,380 12	
Total net or ledger assets .....		\$9,264 28

## OTHER ASSETS.

Mortuary assessments not yet due.....	\$7,376 35	
Annual payments or premiums due and unpaid on memberships in force.....	146 00	
Total due from members.....		7,522 35
All other assets, viz: Furniture and fixtures, \$405.45; due from agents, \$481.22; total.....		886 67
Total assets.....		\$17,673 30

## ITEMS NOT ADMITTED.

Furniture and fixtures.....	\$405 45	
Agents' balances.....	481 22	
Total.....		886 67
Total assets (less items not admitted).....		\$16,786 63

## V. LIABILITIES.

Death losses in process of adjustment, or adjusted and not due....	\$10,800 00	
Amount of all other liabilities, viz.: Amount owing to officers or others for advances on account of expenses of organization.....	604 99	
Total liabilities.....		\$11,404 99

## VI. EXHIBIT OF CERTIFICATES OR POLICIES.

	Number.	Amount.
Policies or certificates in force December 31, 1885.....	976	\$3,744,000
Policies or certificates written during the year.....	2,238	5,964,600
Totals .....	3,214	\$9,708,600
Deduct number and amount which have ceased to be in force during the year.....	425	1,491,500
Total policies or certificates in force Dec. 31, 1886,	2,789	\$8,217,100

	Number.	Amount.
Losses and claims on policies or certificates incurred during the year.....	8	\$33,000 00
Losses and claims on policies or certificates paid during the year.....	5	22,200 00

## VII. BUSINESS IN CONNECTICUT DURING 1886.

	Number.	Amount.
Policies or certificates written during the year.....	90	\$332,000 00
Deduct number and amount which have ceased to be in force during the year.....	1	3,000 00
Total policies in force in Connecticut Dec. 31, 1886,	89	\$329,000 00

	Number.	Amount.
Losses and claims on policies or certificates incurred during the year.....	None.	Nothing.
Losses and claims on policies or certificates paid during the year.....	None.	Nothing.

## MUTUAL RESERVE LIFE ASSOCIATION.

NEW YORK CITY.

Commenced Business, February 9, 1881.

EDWARD B. HARPER, *President.*FREDERICK T. BRAMAN, *Secretary.**Attorney in Connecticut,* INSURANCE COMMISSIONER.

## I. BALANCE SHEET.

Amount of net or ledger assets December 31, 1885.....	\$639,879 41
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## II. INCOME DURING THE YEAR.

Membership fees.....	\$452 83
Annual dues.....	287,961 12
Assessments.....	1,547,258 42
Total paid by members.....	\$1,835,672 37
Interest.....	13,762 77
Cash received from all other sources, viz.: Advance dues, \$181.24; special deposit, advance payments, etc., \$3,023.11.....	3,204 35
Total income.....	\$1,852,639 49
Total.....	\$2,492,518 90

## III. DISBURSEMENTS DURING THE YEAR.

Paid for losses and claims.....	\$1,149,140 00	
Annual payments and assessments returned to members.....	465 92	
Total paid members.....	\$1,149,605 92	
Commissions and fees retained by or paid to agents, Salaries and traveling expenses of managers of agencies, and general, special and local agents..	55,644 57	
Medical examiners' fees.....	4,369 01	
Salaries and other compensation of officers and other office employés.....	3,890 10	
Rent.....	75,961 72	
Taxes, licenses, fines, and fees.....	22,620 23	
Advertising, \$30,549.49; blanks and printing, \$16,836.32.....	38,750 97	
All other items, viz.: Postage, \$6,328.96; actuarial expenses, \$6,053.10; cost of levying and collecting mortuary assessments for the year, \$54,707.14; agency expenses, \$11,868.89; law, \$8,460.21; sundry official fees, \$79.99; general office expense, stationery, express charges, exchange on dues, telegrams, etc., \$17,552.12.....	47,385 81	
Total expenses.....	105,050 41	
Total disbursements.....	\$353,672 82	
Balance.....	\$1,503,278 74	
	\$989,240 16	

## IV. ASSETS.

## AS PER LEDGER ACCOUNTS.

Loans on bond and mortgage (first liens).....	\$372,000 00	
Cost value of bonds and stocks owned absolutely as per Schedule D.....	254,809 37	
Cash in office.....	25,619,32	
Cash deposited in bank on reserve fund account....	259,162 49	
Agent's ledger balances.....	72,119 81	
All other ledger assets, viz.; Furniture and fixtures,	5,529 17	
Total net or ledger assets.....	\$989,240 16	
Deduct depreciation from cost of United States bonds to bring same to market value.....	4,184 37	
Total net or ledger assets less depreciation.....	\$985,055 79	

## OTHER ASSETS.

Interest accrued on bond and mortgage loans.....	3,592 00	
Mortuary assessments due and unpaid.....	67,279 89	
Mortuary assessments not yet due.....	497,974 80	
Annual payment of dues in process of collection...	\$31,563 00	
Deduct estimated cost of collection.....	3,156 30	
Net amount due from members.....	28,406 70	
Total assets.....	\$1,582,309 18	

## ITEMS NOT ADMITTED.

Furniture and fixtures.....	\$5,529 17	
Agents' balances.....	72,119 81	
Total.....		77,648 98
Total assets (less items not admitted).....		\$1,504,660 20

## V. LIABILITIES.

Death losses adjusted but not paid.....	\$159,000 00	
Death losses in process of adjustment.....	161,700 00	
Death losses resisted by the Company.....	55,000 00	
Total liabilities.....		\$375,700 00

## VI. EXHIBIT OF CERTIFICATES OR POLICIES.

	Number.	Amount.
Policies or certificates in force December 31, 1885.....	31,288	\$123,353,500
Policies or certificates written during the year.....	14,574	57,050,500
Totals.....	45,862	\$180,404,000
Deduct number and amount which have ceased to be in force during the year.....	7,909	30,228,750
Total policies or certificates in force Dec. 31, 1886,	37,953	\$150,175,250

	Number.	Amount.
Losses and claims on policies or certificates unpaid December 31, 1885.....	93	\$390,750
Losses and claims on policies or certificates incurred during the year.....	313	1,211,190
Totals.....	406	\$1,601,940
Losses and claims on policies or certificates paid during the year.....	316	\$1,149,140

## VII. BUSINESS IN CONNECTICUT DURING 1886.

	Number.	Amount.
Policies or certificates in force December 31, 1885.....	594	\$1,615,000
Policies or certificates written during the year.....	299	810,500
Total.....	893	\$2,425,500
Deduct number and amount which have ceased to be in force during the year.....	118	321,000
Total policies in force in Connecticut Dec. 31, 1886,	775	\$2,104,500

	Number.	Amount.
Losses and claims on policies or certificates unpaid December 31, 1885.....	3	\$5,000
Losses and claims on policies or certificates incurred during the year.....	6	22,000
Total.....	9	\$27,000
Losses and claims on policies or certificates paid during the year.....	6	\$12,200

## Schedule D—Bonds owned by the Company.

	Cost Value.	Par Value.
United States registered 3 p. c.....	\$254,809 39	\$250,000 00



## NEW ENGLAND RELIEF ASSOCIATION,

BOSTON, MASS.

Commenced Business, July 16, 1881.

STILLMAN B. ALLEN, *President.*JOSEPH A. TORREY, *Secretary.**Attorney in Connecticut, INSURANCE COMMISSIONER.*

## I. BALANCE SHEET.

Amount of net or ledger assets December 31, 1885.....	\$12,070 44
-------------------------------------------------------	-------------

## II. INCOME DURING THE YEAR.

Membership fees.....	\$6,447 72	
Annual dues.....	11,764 75	
Assessments.....	144,631 59	
Medical examiner's fees.....	920 00	
Total paid by members.....	\$163,764 06	
Total income.....		\$163,764 06
Total.....		\$175,834 50

## III. DISBURSEMENTS DURING THE YEAR.

Paid for losses and claims.....	\$138,700 00	
Annual payments and assessments returned to members.....	Nothing.	
Total paid members.....	\$138,700 00	
Commissions and fees retained by or paid to agents,	6,251 00	
Salaries and traveling expenses of managers of agencies, and general, special, and local agents..	1,200 65	
Medical examiners' fees.....	1,066 50	
Salaries and other compensation of officers and other office employés.....	5,074 80	
Rent.....	408 00	
Advertising, \$311.88; blanks and printing, \$871.04,	1,182 92	
All other items, viz.: Postage, \$1,465.00; expense of collecting mortuary assessments, \$1,067.85; sundry expenses, \$1,062.78.....	3,595 63	
Total expenses.....	\$18,779 50	
Total disbursements.....		\$157,479 50
Balance.....		\$18,355 00

## IV. ASSETS.

## AS PER LEDGER ACCOUNTS.

Cash in office.....	\$65 95	
Cash deposited in banks on reserve fund account...	3,700 00	
All other cash deposits.....	14,589 05	
Total net or ledger assets.....	\$18,355 00	
Deduct depreciation from cost of assets to bring same to market value.....	426 00	
Total net or ledger assets, less depreciation.....		\$17,929 00

## OTHER ASSETS.

Interest accrued on bonds.....		337 50
Total assets.....		\$18,266 50

## V. LIABILITIES.

Death losses in process of adjustment, or adjusted and not due.....	None.	
Death losses resisted by the Company.....	\$11,000 00	
Total liabilities.....		\$11,000 00

## VII. EXHIBIT OF CERTIFICATES OR POLICIES.

	Number.	Amount.
Policies or certificates in force December 31, 1885.....	3,856	\$10,905,000
Policies or certificates written during the year.....	613	1,616,500
Total.....	4,469	\$12,521,500
Deduct number and amount which have ceased to be in force during the year.....	988	3,025,000
Total policies or certificates in force Dec. 31, 1886	3,481	\$9,496,500

	Number.	Amount.
Losses and claims on policies or certificates unpaid Decem- ber 31, 1885.....	9	21,000
Losses and claims on policies or certificates incurred during the year.....	42	117,000
Total.....	51	\$138,000
Losses and claims on policies or certificates paid during the year.....	51	138,000

## VII. BUSINESS IN CONNECTICUT DURING 1886.

	Number.	Amount.
Policies or certificates in force December 31, 1885....	5	\$17,000
Policies or certificates written during the year.....	7	13,000
Total.....	12	\$30,000
Deduct number and amount which have ceased to be in force during the year.....	3	7,000
Total policies in force in Connecticut Dec. 31, 1886	9	\$23,000

	Number.	Amount.
Losses and claims on policies or certificates unpaid December 31, 1885.....	I	\$2,000
Losses and claims on policies or certificates incurred during the year.....	None.	Nothing.
Losses and claims on policies or certificates paid during the year.....	I	2,000

## NORTH WESTERN MASONIC AID ASSOCIATION.

CHICAGO, ILL.

Commenced Business, July 1874.

DANIEL J. AVERY, *President.*JAMES A. STODDARD, *Secretary.**Attorney in Connecticut, INSURANCE COMMISSIONER.*

## I. BALANCE SHEET.

Amount of net or ledger assets December 31, 1885..... \$127,457 31

## II. INCOME DURING THE YEAR.

Membership fees.....	\$53,436 00
Assessments.....	972,158 59
Cash received from members to pay future assessments.....	3,159 43
Total paid by members.....	\$1,028,754 02
From all other sources.....	956 94
Total income.....	\$1,029,710 96
Total.....	\$1,157,168 27

## III. DISBURSEMENTS DURING THE YEAR.

Paid for losses and claims.....	\$813,150 00
Total paid members.....	\$813,150 00
Commissions and fees retained by or paid to agents,	44,564 75
Salary and traveling expenses of special agent.....	3,661 00
Medical examiner's fees.....	3,673 28
Salaries and other compensation of officers and other office employés.....	52,133 93
Rent .....	6,053 88
Cash returned for rejected applications.....	7,734 00
Advertising, \$120.40; stationery and printing, \$8,561.17.....	8,681 57

All other items, viz.: Postage, \$9,222.33; collecting assessments, \$3,662.93; furniture and fixtures, \$504.52; traveling and incidental expenses, \$7,379.18; sundries, \$763.63; total.....			21,532 59
Total expenses.....	\$148,035 00		
Total disbursements.....		\$961,185 00	
Balance.....		\$195,983 27	

## IV. ASSETS.

## AS PER LEDGER ACCOUNTS.

Cash in office.....	149 93		
Cash deposited in banks.....	194,956 13		
Agents' balances.....	877 21		
Total net or ledger assets.....		\$195,983 27	

## OTHER ASSETS.

Due from members for claims not yet assessed.....	\$115,000 00		
Mortuary assessments not yet due.....	21,070 85		
Losses advanced before assessment was issued....	11,000 00		
Total due from members.....		147,070 85	
All other assets, viz.: Office furniture, etc., (estimated)....		3,500 00	
Total assets.....		\$346,554 12	

## ITEMS NOT ADMITTED.

Furniture, fixtures, safes and supplies.....	\$3,500 00		
Agents' balances.....	877 21		
Total.....		4,377 21	
Total assets (less items not admitted).....		\$342,176 91	

## V. LIABILITIES.

Death losses due and unpaid.....	\$33,200 00		
Death losses in process of adjustment.....	28,000 00		
Death losses reported for which assessments have not been made...	104,000 00		
Amount of all other liabilities, viz.: Advanced by members to pay future assessments, \$46,556.57; due agents, \$402.04; suspense account balance, \$2,292.45; surplus credited to benefit fund account, \$18,716.12; balance to credit assessment, \$7,249.15; total,		75,216 33	
Total liabilities.....		\$240,416 33	

## VI. EXHIBIT OF CERTIFICATES OR POLICIES.

	Number.	Amount.
Policies or certificates in force December 31, 1885.....	32,329	\$95,474,500
Policies or certificates written during the year.....	8,819	24,306,500
Total.....	41,148	\$119,781,000
Deduct number and amount which have ceased to be in force during the year.....	4,128	12,844,000
Total policies or certificates in force Dec. 31, 1886,	37,020	\$106,937,000



	Number.	Amount.
Losses and claims on policies or certificates unpaid December 31, 1885.....	50	143,500
Losses and claims on policies or certificates incurred during the year.....	274	838,350
Totals.....	324	981,850
Losses and claims on policies or certificates paid during the year.....	266	816,650

## VII. BUSINESS IN CONNECTICUT DURING 1886.

	Number.	Amount.
Policies or certificates in force Dec. 31, 1885.....	100	\$262,000
Policies or certificates written during the year.....	78	222,000
Total.....	178	\$484,000
Deduct number and amount which have ceased to be in force during the year.....	20	65,500
Total policies in force in Connecticut December 31, 1886.....	158	\$418,500

## UNITED LIFE AND ACCIDENT INSURANCE ASSOCIATION,

NEW YORK CITY.

Commenced Business, January 2, 1886.

PETER BOWE, *President.*JOHN JAY PARDEE, *Secretary.**Attorney in Connecticut,* INSURANCE COMMISSIONER.

## I. BALANCE SHEET.

Amount of net or ledger assets December 31, 1885..... Nothing.

## II. INCOME DURING THE YEAR.

Membership fees.....	\$10,837 00	
Annual dues.....	19,549 00	
Assessments.....	10,088 01	
Medical examiners' fees.....	2,360 00	
Total paid by members.....	\$42,834 01	
Interest.....	7 67	
From all other sources, viz.: From the Fiducial Agency for account, mortuary, fund and for expenses as per contract.....	11,246 64	
Total income.....		54,088 32
Total.....		\$54,088 32

## III. DISBURSEMENTS DURING THE YEAR.

Paid for losses and claims.....	\$13,276 36	
Annual payments and assessments returned to members.....	20 00	
Total paid members.....	\$13,296 36	
Commissions and fees retained by or paid to agents,	18,608 85	
Commissions and fees retained by or paid to officers and directors.....	300 00	
Salaries and traveling expenses of managers of agencies, and general, special, and local agents.....	3,325 32	
Medical examiners' fees.....	2,478 00	
Salaries and other compensation of officers and other office employes.....	5,704 26	
Rent.....	2,900 50	
Advertising, \$2,113.90; blanks and printing, \$1,079.75.....	3,193 65	
All other items, viz.: Postage, telegraph and exchange, \$436.64; furniture and fixtures, \$1,192.94; law expenses and fees, \$238.90; books and stationery, \$620.94; express, freight, and miscellaneous expenses, \$481.77; total.....	2,971 19	
Total expenses.....	\$39,481 77	
Total disbursements.....		\$52,778 13
Balance.....		\$1,310 19

## IV. ASSETS.

## AS PER LEDGER ACCOUNTS.

Cash in office.....	\$202 40	
All other cash deposits.....	1,107 79	
Agents' balances.....	1,819 30	
Total net or ledger assets.....		\$3,129 49

## ITEM NOT ADMITTED.

Agents' balances.....	\$1,819 30	
Total assets (less item not admitted).....		\$1,310 19

## V. LIABILITIES.

Claims for death losses resisted by the Company.....	\$10,000 00	
Due the Fiducial Agency for account of mortuary fund.....	911 99	
Amount of all other liabilities, viz.: Advanced by the Fiducial Agency under agency contract for expenses.....	10,334 65	
Total liabilities.....		\$21,246 64

## VI. EXHIBIT OF CERTIFICATES OR POLICIES.

	Number.	Amount.
Policies or certificates in force December 31, 1885.....	None.	Nothing.
Policies or certificates written during the year.....	1,352	\$7,051,000 00
Totals.....	1,352	\$7,051,000 00
Deduct number and amount which have ceased to be in force during the year.....	92	442,000 00
Total policies or certificates in force Dec. 31, 1886,	1,260	\$6,609,000 00

## VII. BUSINESS IN CONNECTICUT DURING 1886.

Nothing.—Admitted 1887.

## UNITED STATES MUTUAL ACCIDENT ASSOCIATION.

NEW YORK CITY.

Commenced Business, November 3, 1877.

CHARLES B. PEET, *President.*

JAMES R. POTCHER, *Secretary.*

*Attorney in Connecticut, INSURANCE COMMISSIONER.*

## I. BALANCE SHEET.

Amount of net or ledger assets December 31, 1885..... \$18,318 13

## II. INCOME DURING THE YEAR.

Membership fees.....	\$40,794 60	
Annual dues.....	31,624 00	
Assessments.....	385,871 83	
Total paid by members.....	\$458,290 43	
Interest.....	1,257 98	
Total income.....		\$459,548 41
Total.....		\$477,866 54

## III. DISBURSEMENTS DURING THE YEAR.

Paid for losses and claims.....	\$224,789 37
Total paid members.....	\$224,789 37
Fees retained by agents as commissions.....	20,359 70
Salaries and traveling expenses of managers of agencies, and general, special and local agents...	3,225 88

Medical examiners' fees.....	5,786 58	
Salaries and other compensation of officers and other office employés.....	109,018 43	
Rent.....	8,792 77	
Taxes.....	2,001 73	
Advertising, \$24,852.66; blanks and printing, \$8,- 754.39.....	33,607 05	
All other items, viz.: Postage and exchange, \$17,717.81; furniture and fixtures, \$2,661.88; advertising and law expenses, \$9,531.85; books and stationery, \$4,841.53; various miscellaneous expenses, \$5,822.52; total.....	40,575 59	
Total expenses.....	\$223,367 73	
Total disbursements.....		\$448,157 10
Balance.....		\$29,709 44

## IV. ASSETS.

## AS PER LEDGER ACCOUNTS.

Cash in office.....	\$4,973 45	
Cash deposited in banks.....	21,659 26	
Agents' ledger balances.....	3,076 73	
Total net or ledger assets.....		\$29,709 44

## OTHER ASSETS.

Assessments not yet expired.....	\$99,586 00	
Annual payments or premiums due and unpaid on memberships in force.....	2,900 00	
Total due from members.....		102,486 00
All other assets, viz.: Furniture, fixtures, and safes, \$13,083.11; supplies, printed matter and stationery, \$6,000.00; total.....		19,083 11
Total assets.....		\$151,278 55

## ITEMS NOT ADMITTED.

Furniture, fixtures and safes.....	\$13,083 11	
Supplies, printed matter and stationery.....	6,000 00	
Agents' ledger balances.....	3,076 73	
Total.....		22,159 84
Total assets (less items not admitted).....		\$129,118 71

## V. LIABILITIES.

Death and indemnity losses in process of adjustment, or adjusted and not due.....	\$47,992 96	
Claims for death losses resisted by the Company.....	18,000 00	
Amount of all other liabilities, viz.: Advanced by members to pay future assessments, \$19,711.83; sundry bills not due or presented, \$8,500.00; total.....	28,211 83	
Total liabilities.....		\$94,204 79



## VI. EXHIBIT OF CERTIFICATES OR POLICIES.

	Number.	Amount.
Policies or certificates in force December 31, 1885.....	27,486	\$133,407,500
Policies or certificates written during the year.....	17,476	82,319,750
Totals.....	44,962	\$215,727,250
Deduct number and amount which have ceased to be in force during the year.....	12,555	56,942,250
Total policies or certificates in force Dec. 31, 1886,	32,407	\$158,785,000

	Number.	Amount.
Losses and claims on policies or certificates unpaid Decem- ber 31, 1885.....	....	\$51,191 03
Losses and claims on policies or certificates incurred during the year.....	....	239,591 30
Totals.....	....	\$290,782 33
Losses and claims on policies or certificates paid during the year.....	....	224,789 37

## BUSINESS IN CONNECTICUT DURING 1886.

	Number.	Amount.
Policies or certificates in force Dec. 31, 1885.....	192	\$932,000 00
Policies or certificates written during the year.....	1,046	4,956,750 00
Totals.....	1,238	\$5,888,750 00
Deduct number and amount which have ceased to be in force during the year.....	347	1,648,750 00
Total policies in force in Connecticut Dec. 31, 1886,	891	\$4,240,000 00

	Number.	Amount.
Losses and claims on policies or certificates unpaid De- cember 31, 1885.....	5	\$531 43
Losses and claims on policies or certificates incurred during the year.....	65	13,501 74
Total.....	70	\$14,033 17
Losses and claims on policies or certificates paid during the year.....	65	13,771 39

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# STATISTICAL TABLES

RELATING TO

Companies Operating upon the Advance-Premium Plan.

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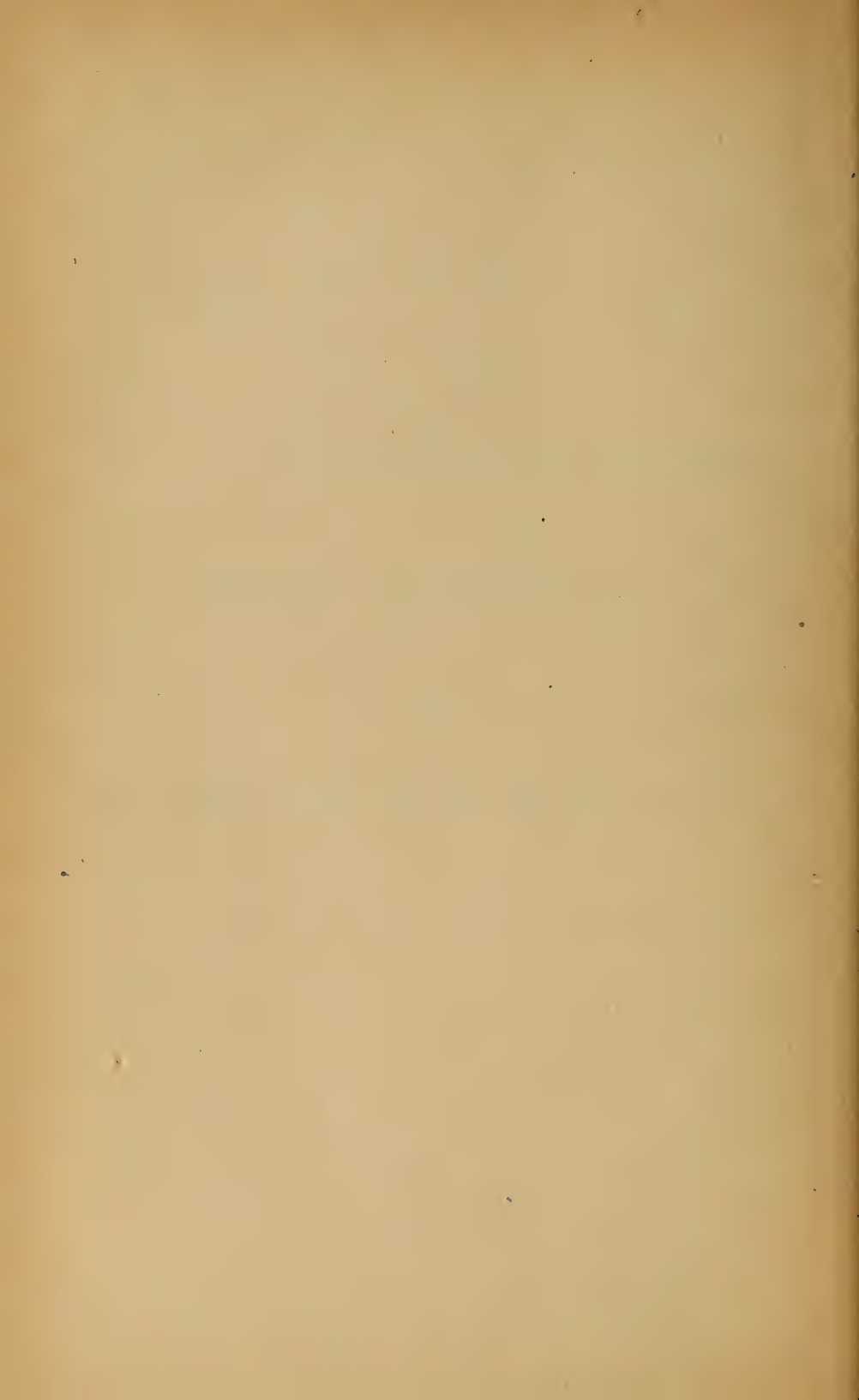


Table 1.—ASSETS OF THE COMPANIES, DECEMBER 31, 1886.

## ASSETS.

237

NAME OF COMPANY.	Value of Real Estate.	Bond and Mortgage Loans.	Collateral Loans.	Premium Notes and Loans.	Stocks and Bonds.	Cash.	Accrued Interest and Rents.	Unpaid and Deferred Premiums.	All other Assets.	Total Admitted Assets.
<b>Companies of Conn.</b>										
Ætna.....	\$431,434 56	\$15,431,188 35	\$996,620 93	\$1,617,914 79	\$8,809,281 21	\$3,580,274 05	\$428,361 35	\$168,912 58	.....	\$31,463,987 82
Conn. General....	209,550 46	961,498 88	11,210 00	79,452 84	249,816 50	28,164 73	29,002 60	28,987 85	.....	1,597,743 86
Connecticut.....	10,311,817 86	29,445,320 17	385,933 00	2,237,210 24	10,796,076 55	1,413,982 12	1,007,049 47	78,828 10	.....	55,666,217 51
Continental.....	231,891 05	277,058 60	9,500 00	410,430 10	836,044 84	36,816 82	261,899 34	29,115 93	.....	2,113,355 68
Hartford.....	243,767 26	212,195 16	100,952 50	.....	193,320 00	37,299 66	4,627 89	2,951 31	.....	795,343 78
Phoenix.....	1,174,732 45	6,425,668 49	25,000 00	1,163,869 33	1,171,817 00	332,486 97	157,911 17	37,174 31	.....	10,488,599 72
Travelers (Life)...	654,733 48	3,416,496 85	212,234 40	.....	2,112,589 88	381,081 42	81,290 22	182,015 11	.....	7,040,441 36
<b>Totals.....</b>	<b>\$13,277,927 12</b>	<b>\$56,169,966 50</b>	<b>\$1,741,450 83</b>	<b>\$5,528,877 30</b>	<b>\$24,168,945 98</b>	<b>\$5,810,335 77</b>	<b>1,970,202 04</b>	<b>\$5,279,985 19</b>	.....	<b>109,195,690 73</b>
<b>Co. of other States.</b>										
Berkshire.....	\$409,321 99	\$2,210,306 07	\$131,884 00	\$149,388 97	\$673,300 00	\$166,958 62	\$45,063 52	\$63,831 88	.....	\$3,850,055 05
Equitable.....	16,428,225 32	19,881,470 94	1,392,606 00	.....	28,711,975 00	5,855,390 07	640,387 32	1,423,818 00	.....	74,332,972 65
Germania.....	1,113,942 12	6,271,450 00	357,829 12	.....	4,049,560 00	228,621 11	65,599 24	223,114 60	\$510 00	12,310,626 19
Home.....	190,977 64	1,097,100 00	453,850 00	647,672 88	3,237,882 50	58,086 90	54,217 37	110,954 97	.....	5,855,842 26
Imperial.....	.....	41,360 00	.....	.....	60,000 00	24,206 79	1,058 20	1,460 96	.....	128,085 95
John Hancock....	33,844 61	1,473,550 00	71,557 00	115,176 51	1,019,974 00	67,210 94	52,614 34	41,131 97	422 00	2,875,581 37
Manhattan.....	778,113 37	3,456,795 15	3,426,762 50	1,037,745 73	2,131,713 50	195,970 71	99,053 79	163,903 03	.....	11,310,057 78
Massachusetts....	1,109,566 89	1,933,132 09	717,465 96	528,436 42	3,644,828 14	246,114 88	140,537 05	227,883 99	.....	8,547,965 42
Metropolitan....	376,500 00	1,504,300 00	78,500 00	142,610 83	1,447,872 50	38,646 34	24,162 35	93,378 59	.....	3,705,970 61
Mutual Benefit...	1,770,169 05	19,848,923 99	2,634,850 79	4,247,228 49	10,551,977 73	792,043 03	585,558 26	301,015 06	84,750 12	40,816,516 52
Mutual.....	10,591,286 32	50,118,949 66	6,172,917 25	.....	42,071,641 00	2,306,203 08	1,166,870 65	1,232,093 82	.....	113,679,961 78
New York.....	6,839,974 22	15,228,775 50	4,450,000 00	408,619 44	43,124,273 88	3,933,395 13	486,497 10	1,350,482 63	.....	74,921,927 40
Northwestern....	1,569,316 91	21,123,758 27	.....	1,036,378 95	607,171 89	1,393,579 64	401,495 49	496,373 39	.....	26,648,074 54
Penn.....	841,606 39	3,006,456 99	625,847 00	598,727 43	5,829,001 00	183,149 97	60,339 39	219,573 60	29,353 75	11,394,055 52
Provident Savings	.....	80,500 00	175 00	563 55	153,920 00	39,809 82	1,707 43	14,703 34	.....	201,379 14
State.....	58,000 00	696,104 00	166,665 00	86,266 44	3,038,542 45	88,663 31	52,000 00	.....	.....	4,186,241 20
Union Central....	207,975 00	2,092,909 46	79,815 53	393,285 23	200 00	196,802 07	45,384 69	165,996 06	.....	3,152,368 04
Union.....	1,624,402 24	977,688 88	159,257 05	597,078 00	2,474,099 09	108,226 01	65,723 03	93,162 99	10,278 07	6,119,915 36
United States....	102,500 00	2,507,349 53	71,708 46	148,646 59	2,517,297 86	62,287 01	66,755 55	123,845 69	.....	5,600,390 69
Vermont.....	214,362 29	196,515 00	11,366 00	2,336 61	52,312 00	14,002 50	5,018 03	9,365 33	.....	312,351 76
Washington.....	439,216 57	6,377,398 67	170,197 29	.....	827,250 00	137,631 52	76,798 93	211,636 73	.....	8,231,129 71
<b>Totals.....</b>	<b>\$44,502,474 93</b>	<b>\$160,134,893 70</b>	<b>\$21,173,253 95</b>	<b>10,150,162 07</b>	<b>\$156,223,892 54</b>	<b>\$15,236,909 45</b>	<b>4,136,841 73</b>	<b>\$6,587,726 63</b>	<b>125,313 94</b>	<b>418,271,468 94</b>
<b>Grand Totals.....</b>	<b>\$57,780,402 05</b>	<b>\$216,304,860 20</b>	<b>\$22,914,704 78</b>	<b>\$15,679,039 37</b>	<b>\$180,392,838 52</b>	<b>\$21,947,245 22</b>	<b>\$6,107,043 77</b>	<b>\$7,115,711 82</b>	<b>\$125,313 94</b>	<b>\$527,467,159 67</b>



Table 2.—PER CENTUM OF VARIOUS INVESTMENTS, DECEMBER 31, 1886.

NAME OF COMPANY.	Assets.	Real Estate.	Loans on Mortgage.	Loans on Collateral.	Premium Notes and Loans.	Stocks and Bonds.	Cash in Office and Bank.	Accrued Interest.	Deferred and Outstanding Premiums.	All other Assets.
<b>Companies of Connecticut.</b>										
Aetna.....	\$31,463,987 82	1.37	49.04	3.17	5.14	28.00	11.38	1.36	.54	....
Connecticut General.....	1,597,743 86	13.12	60.18	.70	4.97	15.64	1.76	1.82	1.81	....
Connecticut.....	55,696,217 51	18.51	52.87	.69	4.05	19.38	2.54	1.81	.14	....
Continental.....	2,113,356 68	11.92	13.14	.45	19.42	39.56	1.74	12.39	1.38	....
Hartford.....	795,343 78	30.65	26.68	12.69	....	24.31	4.72	.58	.37	....
Phenix.....	10,488,599 72	11.20	61.26	.24	11.10	11.17	3.17	1.51	.35	....
Travelers (Life).....	7,040,441 36	9.30	48.53	3.01	....	30.01	5.41	1.15	2.59	....
Totals.....	\$109,195,690 73	12.16	51.44	1.59	5.06	22.13	5.32	1.80	.48	....
<b>Companies of other States.</b>										
Berkshire.....	\$3,850,055 05	10.63	57.41	3.43	3.88	17.49	4.34	1.17	1.66	....
Equitable.....	74,332,972 65	22.10	26.75	1.87	....	38.62	7.88	.86	1.02	....
Germania.....	12,310,626 19	9.05	50.94	2.91	....	32.89	1.86	.53	1.81	.04
Home.....	5,855,842 26	3.35	18.74	7.75	11.06	55.29	.99	.93	1.89	....
Imperial.....	128,085 95	....	32.29	....	....	46.84	18.90	.83	1.14	....
John Hancock.....	2,875,581 37	1.18	51.25	2.49	4.01	35.47	2.34	1.83	1.43	.01
Manhattan.....	11,310,057 78	6.88	30.56	30.30	9.35	18.85	1.73	.88	1.45	....
Massachusetts.....	8,547,965 42	12.98	22.62	8.39	6.19	42.64	2.87	1.64	2.67	....
Metropolitan.....	3,705,970 61	10.16	40.59	2.12	3.85	39.07	1.04	.65	2.52	....
Mutual Benefit.....	40,816,516 52	4.34	48.63	6.46	10.41	25.85	1.94	1.43	.74	.21
Mutual.....	113,679,961 78	9.32	44.09	5.43	....	37.01	2.03	1.03	1.10	....
New York.....	74,921,927 40	9.13	20.33	5.94	.55	57.56	4.05	.65	1.80	....
Northwestern.....	26,648,074 54	5.89	79.27	....	3.96	27.28	5.23	1.51	1.86	....
Penn.....	11,394,055 52	7.39	26.39	5.49	5.25	51.16	1.61	.53	1.93	.26
Provident Savings.....	291,379 14	....	27.62	.06	.19	52.82	13.66	.59	5.05	....
State.....	4,186,241 20	1.39	16.63	3.98	2.06	72.58	2.12	1.24	....	....
Union Central.....	3,152,368 04	6.60	66.39	2.53	11.52	.01	6.24	1.44	5.27	....
Union.....	6,119,915 36	26.54	16.14	2.60	9.76	40.43	1.77	1.07	1.52	.17
United States.....	5,600,390 69	1.83	44.77	1.28	2.65	44.95	1.11	1.19	2.21	....
Vermont.....	312,351 76	6.86	62.91	3.64	.75	16.75	4.48	1.61	3.00	....
Washington.....	8,231,129 71	5.23	77.48	2.07	....	10.05	1.67	.93	2.57	....
Totals.....	\$418,271,468 94	10.64	38.28	5.06	2.43	37.35	3.64	.99	1.57	.93
Grand Totals.....	\$527,467,159 67	10.95	41.01	4.34	2.97	34.20	3.99	1.16	1.35	.02

Table 3. — LIABILITIES, DECEMBER 31, 1886.

NAME OF COMPANY.	Premium Reserve (less Reinsurance.)	Policy Claims due and unpaid.	Death Losses not due.	Claims Resisted.	Dividends due Policy-holders.	Advance Premiums.	All other Claims.	Total Liabilities, except Capital.
<b>Companies of Connecticut.</b>								
Aetna .....	\$25,641,971 00	\$75,541 00	\$137,422 00	\$28,500 00	\$62,956 60	\$6,078 02	.....	\$25,952,468 62
Connecticut General, .....	1,180,894 00	11,992 77	11,000 00	.....	218 06	410 77	.....	1,204,315 60
Connecticut .....	49,677,370 00	25,819 75	205,356 00	10,000 00	148,866 66	92,060 13	\$300,938 00	50,460,410 54
Continental .....	1,979,444 00	.....	61,651 00	17,000 00	.....	.....	3,432 60	2,061,527 60
Hartford .....	531 978 00	.....	.....	.....	.....	.....	.....	531,978 00
Phoenix .....	8,934,793 00	.....	144,213 00	10,000 00	.....	2,950 24	285,454 42	9,377,410 66
Travelers (Life) .....	6,020,602 00	.....	43,262 33	28,700 00	.....	.....	5,000 00	6,097,654 33
<b>Totals .....</b>	<b>\$93,967,142 00</b>	<b>\$113,353 52</b>	<b>\$602,904 33</b>	<b>\$94,200 00</b>	<b>\$212,041 32</b>	<b>\$101,499 16</b>	<b>\$594,825 02</b>	<b>\$95,685,965 35</b>
<b>Companies of other States.</b>								
Berkshire .....	\$3,334,632 00	.....	\$45,880 00	\$3,000 00	\$2,700 19	\$14,279 42	\$2,415 46	\$3,402,907 07
Equitable .....	58,710,411 00	.....	221,066 00	10,000 00	86,947 00	.....	48,865 00	59,077,289 00
Germania .....	10,939,680 00	\$23,967 71	112,649 78	28,887 68	44,348 57	37,552 76	.....	11,187,086 50
Home .....	4,493,147 00	.....	14,650 00	.....	18,523 88	563 23	.....	4,526,884 11
Imperial .....	8,363 55	.....	.....	.....	.....	.....	.....	8,363 55
John Hancock .....	2,624,270 00	3,637 24	7,741 00	897 00	16,102 94	1,402 08	5,171 05	2,659,221 31
Manhattan .....	9,348,632 00	.....	185,443 00	.....	74,447 43	.....	57,300 00	9,665,822 43
Massachusetts .....	7,803,048 00	.....	74,142 00	10,000 00	23,966 49	3,420 47	.....	7,914,576 96
Metropolitan .....	2,887,802 00	.....	27,802 45	.....	7,763 99	2,003 14	3,121 00	2,928,492 58
Mutual Benefit .....	37,179,435 00	.....	201,874 93	32,000 00	203,202 18	9,251 10	.....	37,625,763 21
Mutual .....	105,373,761 00	138,752 25	865,059 00	.....	.....	78,274 84	38,309 00	106,494,156 09
New York .....	62,504,049 00	37,890 70	537,971 71	20,000 00	.....	33,720 72	9,318 74	63,142,950 87
Northwestern .....	21,963,673 00	.....	124,663 47	55,000 00	7,000 00	2,000 00	88,359 84	22,240,697 31
Penn .....	9,483,912 00	.....	43 337 07	.....	33,091 73	11,504 08	195,555 72	9,767,400 60
Provident Savings .....	100,066 00	.....	23,000 00	15,000 00	.....	.....	.....	138,066 00
State .....	3,395,397 00	2,300 00	.....	5,500 00	.....	.....	.....	3,403,197 00
Union Central .....	2,698,236 00	2,000 00	19,427 00	.....	916 63	147,924 72	.....	2,868,504 35
Union .....	5,621,901 00	7,828 92	59,561 57	11,584 18	5,460 38	2,628 77	36,648 02	5,745,012 84
United States .....	4,901,566 00	.....	2,930 00	12,000 00	.....	2,250 14	7,779 65	4,926,465 79
Vermont .....	213,308 00	.....	1,000 00	3,000 00	.....	.....	.....	217,308 00
Washington .....	7,686,076 00	12,877 20	31,746 00	14,411 99	.....	6,816 60	.....	7,754,497 97
<b>Totals .....</b>	<b>\$361,271,366 55</b>	<b>\$229,254 02</b>	<b>\$2,599,944 98</b>	<b>\$221,280 85</b>	<b>\$524,471 41</b>	<b>\$352,992 07</b>	<b>\$495,413 66</b>	<b>\$395,694,663 54</b>
<b>Grand Totals .....</b>	<b>\$455,238,448 55</b>	<b>\$342,607 54</b>	<b>\$3,202,849 31</b>	<b>\$315,480 85</b>	<b>\$736,512 73</b>	<b>\$454,491 23</b>	<b>\$1,090,238 68</b>	<b>\$461,380,628 89</b>

Table 4. — SOURCES OF INCOME, YEAR ENDING DECEMBER 31, 1886.

NAME OF COMPANY.	Cash Premiums.	Note Premiums	Interest on Cash Loans.	Interest and Dividends on Stocks.	Interest on Premium Notes.	Rents.	From all other Sources.	Total Income.
<b>Companies of Connecticut.</b>								
Atina .....	\$2,949,928 35	\$80,083 69	\$1,042,583 94	\$480,851 35	\$86,183 43	.....	.....	\$4,639,630 76
Connecticut General .....	176,008 40	6,583 11	65,967 21	12,967 21	4,405 79	.....	\$3,343 89	269,275 61
Connecticut .....	4,494,543 67	.....	1,713,700 91	526,867 22	145,521 79	\$427,090 11	147,282 92	7,425,006 62
Continental .....	176,422 29	8,032 63	2,374 32	54,436 67	23,649 66	880 76	38 94	265,835 27
Hartford .....	18,811 13	.....	17,975 22	8,044 00	.....	3,698 55	5,509 86	54,038 76
Phoenix .....	687,943 86	1,452 28	413,046 94	62,369 52	70,440 72	51,738 69	8,589 05	1,295,581 06
Travelers (Life) .....	983,367 02	.....	271,450 28	81,698 96	.....	73,047 99	11,184 02	1,426,748 27
Totals .....	\$9,457,024 72	\$96,151 71	\$3,527,098 82	\$1,227,234 93	\$330,201 39	\$556,456 10	\$175,948 68	\$15,370,116 35
<b>Companies of other States.</b>								
Berkshire .....	\$666,275 73	\$39,520 07	\$135,229 35	\$28,538 89	\$8,373 97	\$15,801 26	\$1,010 16	\$894,749 43
Equitable .....	16,272,154 62	.....	905,749 49	2,213,067 75	.....	482,761 33	.....	19,873,733 19
Germania .....	1,749,368 74	.....	329,619 63	198,367 20	.....	51,388 27	711 34	2,329,455 18
Home .....	548,993 41	131,847 52	228,499 11	.....	40,085 19	816 88	115,495 03	1,065,737 14
Imperial .....	29,140 14	.....	450 58	.....	.....	.....	.....	29,590 72
John Hancock .....	866,548 87	9,200 69	86,104 61	53,520 19	7,002 81	770 39	21,419 53	984,567 09
Manhattan .....	1,103,317 03	38,518 60	292,445 64	96,265 80	74,110 61	67,392 34	.....	1,672,050 02
Massachusetts .....	1,202,533 52	109,592 01	151,658 50	168,067 05	29,880 62	63,586 00	11,368 79	1,736,686 49
Metropolitan .....	4,421,920 25	6,175 40	69,208 04	53,978 70	4,954 73	27,156 36	.....	4,593,393 57
Mutual Benefit .....	4,227,737 77	402,924 89	1,211,362 88	578,566 08	249,091 89	33,303 51	.....	6,702,987 02
Mutual .....	15,634,720 66	.....	2,961,920 59	2,153,492 62	.....	387,042 80	.....	21,137,176 67
New York .....	15,091,990 77	68,477 74	1,043,093 89	2,142,628 04	42,912 03	82,656 68	359,998 68	18,831,757 83
Northwestern .....	4,416,488 65	.....	1,292,795 45	32,951 31	87,090 24	40,571 42	.....	5,870,797 07
Penn. ....	1,957,687 91	100,481 38	196,233 89	303,494 42	36,766 96	30,882 73	83,247 25	2,708,794 54
Provident Savings .....	648,826 50	.....	2,645 99	5,985 00	.....	.....	.....	657,457 49
State .....	712,073 22	86,266 44	.....	188,620 63	.....	.....	919 17	987,879 46
Union Central .....	528,416 22	404,657 26	165,569 77	.....	13,502 85	5,427 73	1,493 00	1,129,066 83
Union .....	676,956 27	.....	59,840 17	109,829 23	39,543 65	40,009 81	14,177 54	940,896 67
United States .....	685,034 60	.....	126,829 28	130,019 12	7,121 17	2,214 91	16,829 33	968,048 41
Vermont .....	48,095 73	.....	13,822 41	3,633 18	268 28	522 75	.....	66,342 35
Washington .....	1,508,698 70	.....	312,999 43	40,250 00	.....	19,355 56	34,512 82	1,915,816 51
Totals .....	\$72,956,979 31	\$1,397,662 00	\$9,586,078 70	\$8,501,275 30	\$641,605 00	\$1,351,660 73	\$861,722 64	\$95,096,983 68
Grand Totals .....	\$82,414,004 03	\$1,493,813 71	\$13,113,177 52	\$9,728,510 23	\$971,806 39	\$1,908,116 83	\$83,671 32	\$110,467,100 03



Table 5. — DISBURSEMENTS DURING THE YEAR ENDING DECEMBER 31, 1886.

NAME OF COMPANY.	Paid Death and Endowment Claims.	Paid for Policies Surrendered.	Dividends to Policy-holders.	Paid Annuities.	Paid Taxes.	Paid Commissions	Salaries, Fees, Traveling Expenses, Etc.	All other Expenditures.	Total Expenditures.
<b>Companies of Conn.</b>									
Atna. ....	\$2,072,538 32	\$352,566 28	\$552,920 34	.....	\$83,385 19	\$316,807 46	\$133,302 07	\$175,525 26	\$3,687,044 92
Conn. General. ....	107,378 73	17,203 20	7,355 40	.....	4,459 54	9,915 45	32,163 34	19,112 64	197,648 30
Connecticut. ....	3,513,021 84	582,847 09	1,189,131 71	.....	321,016 21	261,497 74	133,152 29	294,702 02	6,296,268 90
Continental. ....	187,045 00	42,689 80	11,984 05	\$80 00	4,683 00	15,303 48	48,004 89	14,432 73	324,222 95
Hartford. ....	12,311 00	40,047 22	26,604 96	.....	1,975 18	842 72	7,303 78	7,450 93	95,725 79
Phoenix. ....	765,956 23	132,241 94	126,475 42	.....	28,452 83	53,202 52	89,633 21	56,885 88	1,251,948 03
Travelers (Life)...	309,898 87	58,256 85	.....	150 00	9,196 93	115,605 04	62,173 05	55,935 82	671,217 16
Totals. ....	\$7,027,249 99	\$1,225,912 38	\$1,914,501 88	\$230 00	\$453,168 88	\$773,175 01	\$505,732 63	\$624,045 28	\$12,324,076 05
<b>Cos. of other States.</b>									
Berkshire. ....	\$450,502 00	\$131,860 96	\$103,792 39	.....	\$14,996 76	\$72,019 33	\$52,679 51	\$26,976 08	\$852,827 03
Equitable. ....	5,331,679 93	1,033,009 79	1,859,258 81	\$112,659 37	169,400 17	1,389,588 92	634,367 26	1,235,022 49	11,764,986 74
Germania. ....	813,987 95	144,248 46	231,384 18	11,208 79	9,404 57	196,000 26	127,092 46	56,546 74	1,589,873 41
Home. ....	415,134 00	71,883 60	116,097 14	438 24	5,907 83	89,796 52	78,569 47	33,405 50	811,292 30
Imperial. ....	.....	.....	.....	.....	501 76	1,724 95	7,501 23	5,072 67	14,800 61
John Hancock. ....	372,886 20	24,181 58	51,722 06	344 63	13,956 60	193,746 04	139,249 87	57,517 92	852,764 90
Manhattan. ....	797,916 86	164,583 29	221,887 96	3,179 03	11,114 38	145,672 18	88,374 47	117,440 26	1,550,168 43
Massachusetts. ....	638,902 00	115,367 45	204,600 72	.....	25,004 93	122,622 67	153,141 51	98,105 87	1,357,745 15
Metropolitan. ....	1,582,842 39	64,063 50	30,655 59	.....	35,616 74	737,508 30	625,942 62	556,710 17	3,933,339 31
Mutual Benefit. ....	2,921,769 23	571,196 97	1,180,198 44	15,684 07	152,329 16	468,337 54	156,895 49	181,535 43	5,647,946 33
Mutual. ....	7,186,469 38	3,215,180 23	2,699,243 24	28,210 89	277,169 85	1,732,632 83	546,604 24	597,575 81	16,283,086 47
New York. ....	3,316,110 98	1,315,117 91	2,074,238 81	921,762 39	129,947 45	1,814,904 86	526,445 29	711,679 58	10,810,207 41
Northwestern. ....	1,344,182 06	248,912 91	820,993 92	.....	79,402 25	590,054 29	197,649 25	295,402 02	3,576,506 70
Penn. ....	699,563 00	173,547 30	406,014 98	.....	52,676 99	190,156 74	176,458 90	69,124 13	1,767,542 04
Provident Savings. ....	203,218 00	7,356 53	200,287 43	.....	4,853 62	75,079 23	30,584 53	48,995 02	570,371 66
State. ....	328,920 34	39,787 11	125,917 15	.....	12,708 28	104,825 50	37,226 12	10,061 92	659,446 42
Union Central. ....	148,865 91	129,797 36	22,951 74	.....	9,411 96	143,722 05	207,852 26	54,367 53	716,968 81
Union. ....	544,127 89	79,214 91	58,153 43	169 40	13,991 10	61,019 16	144,396 30	59,607 79	960,679 93
United States. ....	452,458 85	73,783 07	.....	126 00	14,403 47	90,215 46	117,614 50	93,063 55	841,664 90
Vermont. ....	22,383 93	7,039 86	2,616 09	.....	1,259 69	3,723 03	9,944 41	6,494 26	53,461 27
Washington. ....	671,205 40	286,526 85	149,107 00	4,543 99	15,121 53	102,087 68	101,761 66	166,376 68	1,496,730 79
Totals. ....	\$28,243,126 39	\$7,896,659 64	\$10,559,028 38	\$1,098,326 80	\$1,048,279 09	\$8,325,437 48	\$4,160,351 55	\$24,481,141 37	\$65,812,350 61
Grand Totals. ....	\$35,270,376 29	\$9,122,572 02	\$12,473,590 26	\$1,098,556 80	\$1,501,447 97	\$9,098,612 49	\$4,666,084 18	\$5,105,186 65	\$78,316,426 66



Table 6. — INCOME, EXPENDITURES, AND PER CENTUM FOR THE YEAR ENDING DECEMBER 31, 1886.

NAME OF COMPANY.	Paid Policy-holders.	All other Expenditures.	Total Expenditures.	Total Income.	P. C. of Expenditures to Income.	Total Claims Paid.	P. C. of Claims Paid to Income.
<b>Companies of Connecticut.</b>							
Etna.....	\$2,978,024 94	\$709,019 98	\$3,687,044 92	\$4,639,630 76	79.47	\$2,072,538 32	44.67
Connecticut General.....	131,997 33	65,650 97	197,648 30	269,275 61	73.40	107,378 73	39.88
Connecticut.....	5,285,000 64	1,011,268 26	6,296,268 90	7,425,006 62	84.80	3,513,021 84	47.31
Continental.....	241,798 85	82,424 10	324,222 95	265,835 27	121.96	187,045 00	70.36
Hartford.....	79,053 18	16,672 61	95,725 79	54,038 76	177.14	12,311 00	22.78
Phoenix.....	1,023,773 59	228,174 44	1,251,948 03	1,295,581 06	96.63	765,056 23	59.05
Travelers (Life).....	428,395 72	242,911 44	671,217 16	1,420,748 27	47.24	369,898 87	26.04
Totals.....	\$10,167,954 25	\$2,356,121 80	\$12,524,076 05	\$15,370,116 35	81.48	\$7,027,249 99	45.72
<b>Companies of other States.</b>							
Berkshire.....	\$686,155 35	\$166,671 68	\$852,827 03	\$894,749 43	95.31	\$450,502 00	50.35
Equitable.....	8,336,607 90	3,428,378 84	11,764,986 74	19,873,733 19	59.19	5,331,679 93	26.83
Germania.....	1,200,829 38	389,044 03	1,589,873 41	2,329,455 18	68.25	813,987 95	34.94
Home.....	603,552 98	207,739 32	811,292 30	1,065,737 14	76.12	415,134 00	38.95
Imperial.....	.....	14,800 61	14,800 61	29,590 72	50.02	.....	.....
John Hancock.....	449,134 47	403,570 43	852,704 90	984,567 09	86.61	372,886 20	37.87
Manhattan.....	1,187,567 14	362,601 29	1,550,168 43	1,672,050 02	92.71	797,916 86	47.72
Massachusetts.....	958,870 17	398,874 98	1,357,745 15	1,736,686 49	78.18	638,902 00	36.79
Metropolitan.....	1,677,561 48	1,955,777 82	3,633,339 31	4,593,393 57	79.10	1,828,842 39	34.46
Mutual Benefit.....	4,688,848 71	959,097 63	5,647,946 33	6,702,987 02	84.26	2,921,769 23	43.59
Mutual.....	13,129,103 74	3,153,982 73	16,283,086 47	21,137,176 67	77.03	7,186,469 38	34.00
New York.....	7,627,230 09	3,182,977 32	10,810,207 41	18,831,757 83	57.40	3,316,110 98	17.61
Northwestern.....	2,413,998 80	1,162,597 81	3,576,506 70	5,870,797 07	60.92	1,344,182 06	22.90
Penn.....	1,279,125 28	488,416 76	1,767,542 04	2,708,794 54	65.25	699,563 00	25.83
Provident Savings.....	410,859 26	159,512 40	570,371 66	657,457 49	86.75	203,218 00	30.91
State.....	494,624 60	164,821 82	659,446 42	987,879 46	66.75	328,920 34	33.30
Union Central.....	301,615 01	415,353 80	716,968 81	1,129,066 83	63.50	148,865 91	13.18
Union.....	681,665 63	279,014 30	960,679 93	940,896 67	102.10	544,127 89	57.83
United States.....	526,367 92	315,296 98	841,664 90	968,048 41	86.94	452,458 85	46.74
Vermont.....	32,039 88	21,421 39	53,461 27	66,342 35	80.58	22,383 93	33.74
Washington.....	1,111,383 24	385,347 55	1,496,730 79	1,915,816 51	78.12	671,205 40	35.03
Totals.....	\$47,797,141 12	\$18,015,209 49	\$65,812,350 61	\$95,096,983 68	69.21	\$28,243,126 30	29.70
Grand Totals.....	\$57,965,095 37	\$20,371,331 29	\$78,336,426 66	\$110,467,100 03	70.91	\$35,270,376 29	31.93

**Table 7.—PREMIUM RECEIPTS, EXPENSES OF MANAGEMENT (EXCLUSIVE OF TAXES), FOR THE YEAR 1886.**

PREMIUM RECEIPTS, EXPENSES, ETC.

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NAME OF COMPANY.	Cash Premiums.	Note Premiums.	Premium Receipts.	Expenses of Management.	Commissions.	Total Income.	P. C. of Management Expense to Income.	P. C. of Commissions Received.	P. C. of Notes to Premiums.
<b>Companies of Connecticut.</b>									
Aetna.....	2,949,928 35	\$80,083 69	\$3,030,012 04	\$525,634 79	\$316,807 46	\$4,639,630 76	11.33	10.46	2.64
Connecticut General..	176,008 40	6,583 11	182,591 51	49,191 43	9,915 45	269,275 61	18.27	5.43	3.61
Connecticut.....	4,464,543 67		4,464,543 67	689,352 05	261,497 74	7,425,006 62	9.28	5.86	....
Continental.....	176,422 29	8,032 63	184,454 92	77,741 10	15,303 48	265,835 27	29.24	8.30	4.35
Hartford.....	18,811 13		18,811 13	15,597 43	842 72	54,038 76	28.86	4.48	....
Phoenix.....	687,943 86	1,452 28	689,396 14	175,721 61	53,202 52	1,293,581 06	13.56	7.72	.21
Travelers (Life).....	983,367 02		983,367 02	233,714 51	115,605 64	1,420,748 27	16.45	11.76	....
Totals.....	\$9,457,024 72	\$96,151 71	\$9,553,176 43	\$1,766,952 92	\$773,175 01	\$15,370,116 35	11.50	8.09	1.01
<b>Companies of other States.</b>									
Berkshire.....	\$666,275 73	\$39,520 07	\$705,795 80	\$149,889 92	\$72,019 33	\$894,749 43	16.75	10.20	5.60
Equitable.....	16,272,154 62		16,272,154 62	3,251,978 67	1,389,588 92	19,873,733 19	16.36	8.54	....
Germania.....	1,749,368 74		1,749,368 74	355,639 46	196,000 26	2,329,455 18	15.27	11.20	....
Home.....	548,993 41	131,847 52	680,840 93	186,831 49	89,796 52	1,065,737 14	17.52	13.19	19.37
Imperial.....	29,140 14		29,140 14	14,298 85	1,724 95	29,590 72	48.32	5.92	....
John Hancock.....	806,548 87	9,200 69	815,749 56	390,513 83	193,746 04	984,567 09	39.66	23.75	1.13
Manhattan.....	1,103,317 03	38,518 60	1,141,835 63	311,486 91	145,672 18	1,672,050 02	18.63	12.76	3.37
Massachusetts.....	1,202,533 52	109,592 01	1,312,125 53	373,870 05	122,622 67	1,736,686 49	21.53	9.35	8.35
Metropolitan.....	4,431,920 25	6,175 40	4,438,095 65	1,885,161 09	737,508 30	4,593,393 57	41.04	16.62	.14
Mutual Benefit.....	4,227,737 77	402,924 89	4,630,662 66	806,768 46	408,337 54	6,702,987 02	12.04	10.11	8.70
Mutual.....	15,634,720 66		15,634,720 66	2,876,812 88	1,732,632 83	21,137,176 67	13.61	11.08	....
New York.....	15,091,990 77	68,477 74	15,160,468 51	3,053,029 87	1,814,904 80	18,831,757 83	16.21	11.97	.45
Northwestern.....	4,416,488 65		4,416,488 65	1,083,105 56	590,054 29	5,876,794 54	18.45	11.36	....
Penn.....	1,957,687 91	100,481 38	2,058,169 29	435,739 77	190,156 74	2,708,794 54	16.09	9.24	4.88
Provident Savings.....	648,826 50		648,826 50	148,333 78	75,079 23	657,457 49	22.56	11.57	....
State.....	712,073 22	86,266 44	798,339 66	152,113 54	104,825 50	887,879 46	15.40	13.13	10.81
Union Central.....	538,416 22	404,657 26	943,073 48	395,041 84	143,722 05	1,129,066 83	35.07	15.24	42.90
Union.....	676,956 27		676,956 27	265,023 20	61,019 16	940,896 67	28.17	9.01	....
United States.....	685,034 60		685,034 60	279,093 51	90,215 46	968,048 41	27.90	13.17	....
Vermont.....	48,095 73		48,095 73	17,161 70	3,723 03	66,342 35	25.87	7.74	....
Washington.....	1,508,698 70		1,508,698 70	361,635 27	102,087 68	1,915,816 51	18.88	6.77	....
Totals.....	\$72,956,979 31	\$1,397,662 00	\$74,354,641 31	\$16,785,429 65	\$8,325,437 48	\$95,096,983 68	17.65	11.20	1.88
Grand Totals.....	\$82,414,004 03	\$1,493,813 71	\$83,907,817 74	\$18,552,382 57	\$9,098,612 49	\$110,467,100 03	16.79	10.84	1.78

Table 8.—BUSINESS IN CONNECTICUT DURING THE YEAR ENDING DECEMBER 31, 1886.

NAME OF COMPANY.	Number of Policies Issued.	Amount Insured.	Whole Number in Force.	Amount Insured.	Premiums Collected.	Losses and Claims Paid.
<b>Companies of Connecticut.</b>						
Ætna.....	225	\$549,135 00	2,762	\$3,868,702 00	\$127,989 97	\$109,742 01
Connecticut General.....	302	348,214 00	1,073	1,520,005 00	40,973 29	31,770 64
Connecticut.....	353	619,666 00	5,716	11,681,841 00	303,333 93	109,637 00
Continental.....	269	247,499 00	2,434	1,394,183 00	45,186 71	37,660 00
Hartford.....	...	.....	138	198,644 00	1,935 70	2,000 00
Phoenix.....	103	106,898 00	2,135	2,467,547 00	92,822 60	99,600 00
Travelers (Life).....	207	506,620 00	864	1,522,885 00	75,489 89	15,935 00
Totals.....	1,459	\$2,378,032 00	15,122	\$22,593,807 00	\$687,732 09	\$406,344 65
<b>Companies of other States.</b>						
Berkshire.....	162	\$225,500 00	200	\$314,666 00	\$8,498 59	\$1,034 00
Equitable.....	265	845,243 00	1,234	3,869,831 00	30,420 08	83,240 00
Germania.....	27	45,131 00	*100	*201,825 00	†10,763 32	3,163 54
Home.....	12	28,730 00	320	560,476 00	15,269 45	12,900 00
Imperial.....	3	15,000 00	3	15,000 00	214 04	.....
John Hancock.....	59	32,594 00	†248	†231,940 00	†35,670 50	4,543 57
Manhattan.....	26	49,281 00	99	216,141 00	1,940 62	2,000 00
Massachusetts.....	117	320,611 00	623	1,309,389 00	24,052 31	10,010 00
Metropolitan.....	†2	†6,000 00	*24,773	*2,915,211 00	†103,029 58	52,609 28
Mutual Benefit.....	122	254,940 00	1,375	2,840,098 00	66,814 50	91,647 00
Mutual.....	401	1,004,410 00	4,934	12,721,990 00	437,429 73	233,374 23
New York.....	374	1,292,610 00	1,311	3,520,995 00	110,229 77	50,425 55
Northwestern.....	203	582,711 00	486	1,320,037 00	44,942 82	34,500 00
Penn.....	96	190,100 00	216	640,600 00	19,873 51	6,090 00
Provident Savings.....	12	47,000 00	66	242,000 00	3,256 44	5,000 00
State.....	40	111,500 00	182	469,615 00	17,306 24	3,500 00
Union Central.....	23	41,500 00	22	39,679 00	653 43	.....
Union.....	6	26,964 22	114	205,216 76	5,502 75	910 45
United States.....	89	129,040 00	327	424,550 00	17,820 47	6,310 00
Vermont.....	6	8,000 00	9	11,500 00	420 71	11,500 00
Washington.....	7	16,200 00	74	134,235 00	4,093 99	1,307 43
Totals.....	2,052	\$5,273,065 22	36,716	\$32,144,994 76	\$959,162 85	\$614,065 05
Grand Totals.....	3,511	\$7,651,097 22	51,838	\$54,738,801 76	\$1,646,894 94	\$1,020,409 70

\* Includes Industrial.

† Not including Industrial.

‡ Includes Premiums on Industrial Policies.



Table 9.—NUMBER AND AMOUNT OF POLICIES (INCLUDING ADDITIONS) ISSUED DURING THE YEARS 1885 AND 1886, EXCLUDING ANNUITY BONDS (IN 1886).

NAME OF COMPANY.	1885.			1886.			INCREASE		DECREASE.	
	Number of Policies Issued.	Amount.	Number of Policies Issued.	Amount.	Number.	Amount.	Number.	Amount.	Number.	Amount.
<b>Companies of Connecticut.</b>										
Aetna.....	5,726	\$11,111,960	6,756	\$13,133,547	1,030	\$2,021,587				
Connecticut General.....	693	1,019,378	961	1,258,796	268	239,418				
Connecticut.....	3,752	9,007,390	3,440	8,295,830			312	\$711,560		
Continental.....	998	1,220,534	515	686,001			483	540,533		
Hartford.....			1	1,000	1	1,000				
Phoenix.....	1,271	1,690,227	1,135	1,709,634			136			
Travelers (Life).....	2,809	5,893,682	3,730	8,635,199	921	2,741,517				
Totals.....	15,249	\$29,943,171	16,538	\$33,714,007	1,289	\$3,770,836				
<b>Companies of other States.</b>										
Berkshire.....	1,583	\$3,824,092	2,041	\$4,599,474	458	\$775,382				
Equitable.....	23,968	94,302,534	28,086	111,540,203	4,118	17,237,669				
Germania.....	2,870	14,886,016	3,035	15,317,044	165	431,028				
Home.....	1,441	2,791,571	1,941	4,104,797	500	1,373,226				
Imperial.....			980	1,821,500	980	1,821,500				
John Hancock.....	60,892	8,269,972	*883	*1,103,667			60,089	\$7,106,305		
Manhattan.....	1,820	4,490,590	2,081	5,921,229	261	1,430,639				
Massachusetts.....	2,587	8,014,398	2,634	8,092,587	47	78,279				
Metropolitan.....	510,345	57,996,892	†147	†150,535						
Mutual Benefit.....	5,651	14,826,354	6,068	14,834,902						
Mutual.....	14,321	46,502,894	18,956	56,827,014	4,635	10,324,120				
New York.....	18,566	68,521,452	21,405	85,178,294	2,899	16,656,842				
Northwestern.....	9,034	26,259,387	11,631	31,446,673	2,597	5,187,286				
Penn.....	3,883	8,430,635	4,395	11,551,500	712	3,100,865				
Provident Savings.....	3,138	13,881,600	3,630	15,196,100	492	1,314,500				
State.....	1,342	4,132,316	1,488	4,300,821	146	168,505				
Union Central.....	4,067	7,233,331	6,231	11,626,322	2,164	4,392,991				
Union.....	2,307	4,235,848	2,476	5,226,301	169	990,453				
United States.....	1,582	4,059,260	1,772	4,165,175	190	105,915				
Vermont.....	381	363,285	280	271,214			101	92,071		
Washington.....	2,408	5,318,665	3,266	7,695,163	858	2,376,498				
Totals.....	672,186	\$388,341,002	123,306	\$391,070,515						
Grand Totals.....	687,435	\$418,284,173	139,844	\$424,784,522						

\*Excluding Prudentials.

†This decrease is not real, industrial policies not being reported in 1886.



Table 10. — SUMMARY OF OUTSTANDING INSURANCE OF THE COMPANIES, AS REPORTED DECEMBER 31, 1885 AND 1886, EXCLUDING ANNUITY BONDS (IN 1886.)

NAME OF COMPANY.	Classification, Number of Policies.			Amount out, Dec. 31, 1886.		Amount out, Dec. 31, 1885.		Increase in 1886.		Decrease in 1886.	
	Whole Life.	Endow-ment.	All other Policies.	Total Number.	Total Amount.	Total Number.	Total Amount.	Number.	Amount.	Number.	Amount.
<b>Cos. of Connecticut.</b>											
Aetna .....	36,495	21,300	5,498	63,293	\$92,262,969	61,437	\$87,791,243	1,856	\$4,471,726	.....	.....
Conn. General .....	3,409	1,300	46	4,755	6,727,276	4,454	6,456,465	301	270,811	.....	.....
Connecticut .....	57,816	5,211	.....	63,027	150,528,923	62,995	151,301,588	32	.....	.....	\$772,665
Continental .....	6,180	933	431	7,544	7,326,418	8,169	8,145,416	.....	.....	625	818,998
Hartford .....	939	23	79	1,041	1,308,920	1,170	1,455,872	.....	.....	129	146,952
Phoenix .....	12,568	5,357	33	17,958	25,656,602	18,407	26,237,240	.....	.....	419	580,638
Travelers (Life) ..	13,552	4,672	178	18,402	34,171,625	16,570	29,806,131	1,832	4,365,494	.....	.....
Totals .....	130,959	38,826	6,265	176,050	\$317,982,733	173,202	\$311,193,955	2,848	\$6,788,778	.....	.....
<b>Cos. of other States.</b>											
Berkshire .....	4,436	3,014	372	7,822	\$17,877,227	7,087	\$16,209,314	735	\$1,667,913	.....	.....
Equitable .....	95,973	13,139	1,180	110,292	411,779,098	95,872	357,338,246	14,420	54,440,852	.....	.....
Germania .....	25,346	14,950	504	40,800	143,538,634	40,195	141,816,594	605	1,722,040	.....	.....
Home .....	7,335	2,843	.....	10,178	19,450,061	9,447	17,819,416	731	1,630,645	.....	.....
Impenal .....	.....	.....	980	980	1,821,500	.....	.....	.....	1,821,500	.....	.....
John Hancock .....	*152,199	1,665	435	*154,299	*26,784,420	*113,176	*21,466,371	41,123	5,318,049	.....	.....
Manhattan .....	10,666	2,472	.....	13,138	36,251,889	12,481	34,467,139	657	1,784,750	.....	.....
Massachusetts .....	11,481	4,102	954	16,537	41,246,538	15,621	37,965,158	916	3,281,380	.....	.....
Metropolitan .....	†1,070,498	82	54	†1,070,634	†124,164,689	†833,915	†96,497,237	236,719	27,667,452	.....	.....
Mutual Benefit .....	41,723	9,342	2,568	53,633	143,186,656	51,846	139,416,867	1,787	3,769,849	.....	.....
Mutual .....	100,266	29,566	14	129,846	393,776,174	120,882	368,952,337	8,964	24,823,837	.....	.....
New York .....	65,023	27,443	128	92,594	304,373,540	86,418	259,674,500	6,176	44,699,040	.....	.....
Northwestern .....	43,808	12,302	434	56,544	127,629,903	50,100	110,710,861	6,444	16,919,042	.....	.....
Penn .....	13,351	8,607	204	22,162	53,911,873	19,834	47,989,223	2,328	5,922,650	.....	.....
Provident Savings, 141	.....	69	8,569	8,779	36,000,096	6,266	25,151,296	2,513	10,849,400	.....	.....
State .....	3,742	4,160	.....	7,902	20,968,635	7,020	18,367,467	882	2,601,168	.....	.....
Union Central .....	12,267	711	365	13,343	22,539,569	10,571	17,334,913	2,772	5,204,656	.....	.....
Union .....	5,447	6,775	1,889	14,111	25,185,946	13,961	24,567,438	150	618,508	.....	.....
United States .....	8,817	1,569	319	10,705	21,109,155	10,185	20,153,853	520	955,302	.....	.....
Vermont .....	464	714	27	1,205	1,422,095	1,177	1,407,149	28	14,946	.....	.....
Washington .....	9,273	7,231	.....	16,504	36,574,831	15,385	33,956,324	1,119	2,618,507	.....	.....
Totals .....	1,682,256	150,756	18,996	1,852,008	\$1,909,593,129	1,521,439	\$1,691,261,643	330,569	\$218,331,486	.....	.....
Grand Totals, 1,813,215	.....	189,582	25,261	2,028,058	\$2,227,575,862	1,694,641	\$2,002,455,598	333,417	\$225,120,264	.....	.....

† Including Industrial.

\* Including Prudentials.

Table 11. — TERMINATION OF POLICIES, NUMBER, AMOUNT, AND PER CENT. (EXCLUDING ANNUITY BONDS).

NAME OF COMPANY.	BY DEATH.			BY MATURITY.			BY EXPIRY.			BY SURRENDER.		
	No.	Amount.	PER CENT.		No.	Amount.	No.	Amount.	No.	Amount.	No.	PER CENT.
			No.	Amt.								
<b>Companies of Connecticut.</b>												
Ætna.....	894	\$1,364,793	18.24	15.76	819	\$683,322	16.71	7.89	181	\$477,536	3.69	5.51
Connecticut General.....	33	62,077	5.00	6.28	68	105,849	10.30	10.71	...	...	...	...
Connecticut.....	1,153	2,850,106	33.83	31.43	374	691,980	10.97	7.63	...	...	...	...
Continental.....	61	78,188	5.35	5.21	142	105,762	12.46	7.05	7	8,033	61	54
Hartford.....	11	10,585	8.27	6.94	2	1,200	1.50	7.9	12	13,000	9.02	8.53
Phoenix.....	282	466,798	18.15	20.38	335	302,965	21.56	13.23	2	3,000	13	13
Travelers (Life).....	171	332,172	9.01	8.25	44	56,855	2.32	1.31	13	24,000	68	56
Totals.....	2,605	\$5,184,719	19.02	19.25	1,784	\$1,947,933	13.03	7.23	215	\$525,569	1.57	1.95
<b>Companies of other States.</b>												
Berkshire.....	93	\$211,456	7.12	7.21	117	\$265,226	8.96	9.05	44	\$113,050	3.37	3.86
Equitable.....	1,179	5,027,096	8.63	8.80	144	424,935	1.05	7.4	48	240,500	35	42
Germania.....	355	579,111	18.98	16.57	142	204,672	7.59	5.86	31	15,970	1.66	4.6
Home.....	145	336,059	12.04	13.26	47	79,075	3.90	3.12	...	...	...	...
Imperial.....	...	...	...	...	...	...	...	...	...	...	...	...
John Hancock.....	71	142,709	10.79	13.58	59	67,944	8.97	6.47	97	160,300	14.74	15.26
Manhattan.....	223	715,235	15.66	17.29	55	81,713	3.86	1.98	...	...	...	...
Massachusetts.....	181	529,785	10.54	11.01	100	143,368	5.82	2.98	137	316,300	7.98	6.57
Metropolitan.....	98	108,087	20.85	17.74	20	16,328	4.26	2.68	...	...	...	...
Mutual Benefit.....	889	2715,984	20.77	24.55	136	216,430	3.18	1.96	479	1,300,400	11.19	11.75
Mutual.....	1,661	4,862,313	17.14	15.19	648	1,455,220	6.69	4.58	77	4,621,544	7.9	14.44
New York.....	964	2,972,293	9.17	7.34	256	506,933	2.44	1.39	...	...	...	...
Northwestern.....	474	979,168	9.14	6.74	247	312,079	4.76	2.15	14	2,685,253	27	18.48
Penn.....	231	622,714	10.19	11.10	38	66,615	1.68	1.19	29	66,000	1.28	1.18
Provident Savings.....	72	248,650	6.45	5.72	...	...	...	...	824	3,205,125	73.77	73.74
State.....	103	251,355	17.00	14.79	42	93,181	6.93	5.48	49	104,000	8.09	6.12
Union Central.....	70	118,948	2.02	1.85	13	13,556	3.8	2.1	51	77,565	1.47	1.21
Union.....	187	391,224	8.04	8.49	152	182,656	6.53	3.96	250	488,890	10.75	10.61
United States.....	160	340,499	12.78	10.61	60	112,364	4.79	3.50	23	71,400	1.84	2.22
Vermont.....	12	16,619	4.76	6.49	6	7,700	2.38	3.00	13	24,000	5.16	9.37
Washington.....	202	523,436	9.41	10.31	83	155,076	3.87	3.06	...	...	...	...
Totals.....	7,370	21,692,741	11.27	10.53	2,365	\$4,469,071	3.62	2.17	2,166	13,490,297	3.31	6.55
Grand Totals.....	9,975	26,877,460	12.61	11.54	4,149	\$6,417,004	5.24	2.76	2,381	14,015,866	3.01	6.02

\* Including \$4,321,294 of additions canceled by death, maturity, surrender, and lapse.

† Including Reversionary additions canceled by death, maturity, surrender, and lapse.



Table 11—CONCLUDED.

NAME OF COMPANY.	BY LAPSE.				BY CHANGE.				BY NOT TAKEN.				TOTALS.	
	No.	PER CENT.		Amount.	No.	PER CENT.		Amount.	No.	PER CENT.		Amount.	No.	Amount.
		No.	Amt.			No.	Amt.			No.	Amt.			
<b>Companies of Connecticut.</b>														
Aetna.....	977	\$2,495,374	19.94	28.81	2	\$28,988	.04	.33	1,014	\$1,969,643	20.69	22.74	4,000	\$8,661,821
Connecticut General.....	281	380,438	42.58	38.51	7	35,636	1.06	3.61	223	314,500	33.79	31.83	660	987,986
Continental.....	923	2,191,150	27.08	24.16	1	426,099	.03	4.70	212	582,000	6.22	6.42	3,408	9,068,495
Hartford.....	576	793,255	50.53	52.88	2	92,849	.....	6.19	226	277,207	19.82	18.48	1,140	1,499,998
Phoenix.....	380	564,385	24.45	24.64	146	337,845	9.40	14.75	213	335,249	13.71	14.64	1,554	2,290,272
Travelers (Life).....	919	1,892,300	48.42	44.32	242	844,808	12.75	19.79	379	904,450	19.97	21.18	1,898	4,269,705
Totals.....	4,056	\$8,316,902	29.62	30.88	400	\$1,769,225	2.92	6.57	2,267	\$4,383,049	16.55	16.28	13,693	\$26,930,740
<b>Companies of other States.</b>														
Berkshire.....	411	\$883,343	31.47	30.13	12	\$38,000	.92	1.30	481	\$963,050	36.83	32.85	1,306	\$2,931,561
Equitable.....	7,266	25,101,638	53.17	43.96	.....	.....	.....	.....	3,660	19,116,088	26.78	33.48	13,666	57,099,351
Germania.....	589	932,622	31.50	26.69	16	67,264	.86	1.92	367	721,828	19.63	20.65	1,870	13,494,689
Home.....	233	401,200	19.35	15.83	4	33,135	.33	1.31	281	611,300	23.34	24.12	1,204	2,534,152
Imperial.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
John Hancock.....	154	248,100	23.40	23.62	57	113,550	8.66	10.81	110	171,900	16.72	16.36	*658	*1,050,593
Manhattan.....	545	1,374,557	38.27	33.23	102	360,150	7.16	8.71	370	1,219,744	25.98	29.49	1,424	4,136,479
Massachusetts.....	462	1,236,400	26.89	25.70	.....	357,967	.....	7.44	499	1,588,800	29.05	33.02	1,718	4,811,207
Metropolitan.....	104	123,127	22.13	20.21	2	1,500	.43	.25	442	5,000	.85	.82	1,470	160,169
Mutual Benefit.....	767	1,729,425	17.92	15.63	.....	.....	.....	.....	442	1,026,780	10.32	9.28	4,281	11,065,053
Mutual.....	2,730	6,969,305	28.17	21.78	.....	319,500	.....	1.00	2,163	6,463,640	22.32	20.20	9,692	32,003,177
New York.....	4,725	14,120,929	44.94	34.88	.....	342,583	.....	.85	3,381	15,185,030	32.16	37.51	10,513	40,479,254
Northwestern.....	2,775	6,112,782	53.50	42.08	15	321,608	.29	2.21	1,036	2,815,936	19.97	19.38	5,187	14,527,631
Penn.....	1,935	2,163,124	45.66	38.57	26	284,784	1.15	5.08	566	1,647,500	24.97	29.37	2,267	5,608,850
Provident Savings.....	18	6,175	1.61	1.19	.....	107,000	.....	2.46	180	756,000	16.11	17.39	1,117	4,346,700
State.....	151	339,500	24.92	19.97	.....	173,143	.....	10.18	114	379,500	18.81	22.33	666	1,699,653
Union Central.....	1,669	2,713,400	48.25	42.25	203	415,600	5.87	6.47	1,310	2,827,521	37.87	44.03	3,459	6,421,666
Union.....	814	1,484,075	35.00	32.21	4	68,396	.17	1.48	799	1,716,350	34.35	37.25	2,326	4,607,792
United States.....	625	1,514,279	49.92	47.18	17	94,000	1.36	2.93	245	761,500	19.57	23.72	1,252	3,209,873
Vermont.....	93	90,750	36.90	35.41	.....	3,000	.....	1.17	60	46,750	23.81	18.24	252	256,268
Washington.....	933	1,939,528	43.46	38.20	.....	.....	.....	.....	438	1,170,154	20.40	23.05	2,147	5,076,656
Totals.....	26,099	\$69,484,259	39.90	33.74	458	\$3,101,180	.70	1.51	16,506	\$59,194,671	25.23	28.74	65,415	\$205,969,774
Grand Totals.....	30,155	\$77,801,161	38.12	33.41	858	\$4,870,405	1.08	2.09	18,773	\$63,577,720	23.73	27.30	79,108	\$232,900,514

† Not Including Industrial.

\* Not Including Prudential.

Table 12. — NUMBER AND AMOUNT OF CLAIMS BY DEATH DURING THE YEARS 1884, 1885, 1886.

NAME OF COMPANY.	Commenced Business.	1884.			1885.			1886.			1884.			1885.			1886.		
		No. of Claims.	Amount.	No. of Claims.	Amount.	No. of Claims.	Amount.	No. of Claims.	Amount.	P. C. of Claims to Mean No. of Policies.	P. C. of Loss to Mean Amount Assured.	P. C. of Claims to Mean No. of Policies.	P. C. of Loss to Mean Amount Assured.	P. C. of Claims to Mean No. of Policies.	P. C. of Loss to Mean Amount Assured.	P. C. of Claims to Mean No. of Policies.	P. C. of Loss to Mean Amount Assured.	P. C. of Claims to Mean No. of Policies.	P. C. of Loss to Mean Amount Assured.
Mutual Life.....	1843	1,432	\$4,331,231	1,611	\$5,071,576	1,661	\$4,862,313	1,661	\$4,862,313	1.27	1.25	1.37	1.41	1.32	1.27	1.32	1.27	1.32	1.27
Mutual Benefit....	1845	708	2,130,255	810	2,391,334	889	2,715,984	889	2,715,984	1.42	1.58	1.58	1.73	1.69	1.92	1.69	1.92	1.69	1.92
New York.....	1845	769	2,340,995	881	2,881,933	904	2,972,293	904	2,972,293	1.04	1.09	1.07	1.18	1.08	1.05	1.08	1.05	1.08	1.05
State.....	1845	61	141,743	84	223,121	103	251,355	103	251,355	1.02	.95	1.21	1.30	1.38	1.28	1.38	1.28	1.38	1.28
Connecticut.....	1846	1,120	2,761,259	1,119	3,079,747	1,153	2,850,106	1,153	2,850,106	1.77	1.79	1.79	2.03	1.83	1.89	1.83	1.89	1.83	1.89
Penn.....	1847	211	519,467	230	644,059	237	622,714	237	622,714	1.23	1.22	1.18	1.40	1.10	1.22	1.10	1.22	1.10	1.22
Union.....	1849	175	352,384	185	407,006	187	391,224	187	391,224	1.26	1.44	1.33	1.61	1.33	1.57	1.33	1.57	1.33	1.57
Ætna.....	1850	798	1,353,066	841	1,269,466	894	1,364,793	894	1,364,793	1.32	1.01	1.38	1.47	1.43	1.51	1.43	1.51	1.43	1.51
Manhattan.....	1850	214	606,047	243	711,178	223	715,235	223	715,235	1.80	1.88	1.98	2.08	1.74	2.02	1.74	2.02	1.74	2.02
United States.....	1850	160	316,443	177	309,053	160	340,499	160	340,499	1.59	1.62	1.74	1.60	1.53	1.65	1.53	1.65	1.53	1.65
Berkshire.....	1851	71	154,944	86	181,810	93	211,456	93	211,456	1.08	1.06	1.24	1.16	1.25	1.24	1.25	1.24	1.25	1.24
Massachusetts....	1851	154	342,262	181	381,332	181	529,785	181	529,785	1.06	1.01	1.19	1.05	1.13	1.34	1.13	1.34	1.13	1.34
Phoenix.....	1851	305	573,612	311	585,137	282	466,798	282	466,798	1.60	2.08	1.66	2.11	1.65	1.80	1.65	1.80	1.65	1.80
Northwestern....	1858	436	904,439	460	1,007,761	474	1,079,168	474	1,079,168	.97	.95	.96	.96	.89	.82	.89	.82	.89	.82
Equitable.....	1859	936	3,674,759	1,067	4,272,271	1,179	5,027,096	1,179	5,027,096	1.18	1.26	1.19	1.28	1.14	1.31	1.14	1.31	1.14	1.31
Home.....	1860	118	240,051	122	227,388	145	336,059	145	336,059	1.32	1.42	1.33	1.31	1.48	1.80	1.48	1.80	1.48	1.80
Germania.....	1860	327	606,772	372	717,773	355	1579,111	355	1579,111	.88	1.51	.94	1.74	.88	1.36	.88	1.36	.88	1.36
Washington.....	1860	173	433,170	177	397,762	202	523,436	202	523,436	1.17	1.33	1.16	1.18	1.26	1.48	1.26	1.48	1.26	1.48
John Hancock....	1862	1,064	206,460	1,279	223,373	*71	*142,709	*71	*142,709	1.37	1.23	1.28	1.14	.05	.59	.05	.59	.05	.59
Continental.....	1864	74	110,592	80	86,986	61	78,188	61	78,188	.88	1.28	.96	1.03	.78	1.01	.78	1.01	.78	1.01
Conn. General....	1865	31	44,135	43	85,084	33	62,077	33	62,077	.72	.71	.97	1.33	.72	.94	.72	.94	.72	.94
Travelers (Life)..	1866	137	228,814	155	256,126	171	352,172	171	352,172	.92	.88	.97	.90	.94	1.36	.94	1.36	.94	1.36
Hartford.....	1867	14	20,960	20	38,820	11	10,585	11	10,585	1.07	1.27	1.64	2.55	.98	1.10	.98	1.10	.98	1.10
Metropolitan....	1867	10,955	970,372	13,801	1,279,776	†98	†108,087	†98	†108,087	1.81	1.37	1.83	1.47	.01	.60	.01	.60	.01	.60
Union Central....	1867	.....	.....	.....	.....	70	118,948	70	118,948	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Vermont.....	1869	.....	.....	7	17,060	12	16,619	12	16,619	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Provident Savings.	1875	21	77,875	45	127,375	72	248,650	72	248,650	.66	.74	.88	.64	.96	.81	.96	.81	.96	.81
Imperial.....	1886	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Totals.....	.....	20,464	\$23,452,107	24,387	\$26,854,307	9,975	\$26,877,460	9,975	\$26,877,460	1.51	1.33	1.55	1.41	.54	1.28	.54	1.28	.54	1.28

\* Not including Prudential.

† Not including Industrial.

‡ Not including additions terminated by death.



Table 13. — PREMIUM NOTE ACCOUNT, DEC. 31, 1885 &amp; 1886, SHOWING INCREASE OR DECREASE IN EACH YEAR.

NAME OF COMPANY.	1885.				1886.			
	Premium Notes, Dec. 31, 1885.	Increase or De- crease, 1885.	Premium Notes, Dec. 31, 1886.	Increase, or De- crease, 1886.	P. C. of Notes to Prem. Reserve.	P. C. of Notes to Gross Assets.	P. C. of Notes to Prem. Reserve.	P. C. of Notes to Gross Assets.
Companies of Connecticut.								
Aetna.....	\$1,774,459 17	—\$166,126 25	\$1,611,414 18	—\$163,044 99	7.16	5.81	6.28	5.12
Connecticut General.....	87,387 92	—3,841 93	79,452 84	—7,935 08	7.70	5.73	6.73	4.97
Connecticut.....	2,430,563 01	—194,160 56	2,237,210 24	—173,352 77	4.96	4.47	4.54	4.05
Continental.....	450,935 76	—32,580 26	410,430 10	—40,505 66	21.79	20.73	20.73	19.42
Hartford.....	.....	.....	.....	.....	.....	.....	.....	.....
Phenix.....	1,267,989 89	—141,656 70	1,163,869 33	—104,120 56	14.01	12.15	13.03	11.10
Travelers (Life).....	.....	.....	.....	.....	.....	.....	.....	.....
Totals.....	\$6,011,335 75	—\$538,365 70	\$5,522,376 69	—\$488,959 06	6.53	5.66	5.88	5.06
Companies of other States.								
Berkshire.....	\$142,455 24	+557 06	\$149,388 97	+ \$6,933 73	4.30	3.75	4.48	3.88
Equitable.....	.....	.....	.....	.....	.....	.....	.....	.....
Germania.....	669,146 25	—19,940 58	647,672 88	—21,473 37	15.53	11.85	14.41	11.06
Home.....	.....	.....	.....	.....	.....	.....	.....	.....
Imperial.....	.....	.....	.....	.....	.....	.....	.....	.....
John Hancock.....	124,909 03	—11,530 20	115,176 51	—9,732 52	5.07	4.54	4.39	4.01
Manhattan.....	1,137,136 15	—83,879 31	1,050,745 73	—79,390 42	12.43	10.19	11.31	9.35
Massachusetts.....	540,043 60	—8,801 26	533,308 49	—6,735 11	7.32	6.66	6.83	6.24
Metropolitan.....	155,671 22	—5,100 21	142,610 83	—13,060 39	6.96	5.59	4.94	3.85
Mutual Benefit.....	4,207,348 22	+70,370 77	4,247,228 49	+39,880 27	11.67	10.62	11.42	10.41
Mutual.....	.....	.....	.....	.....	.....	.....	.....	.....
New York.....	416,034 15	—24,032 97	408,619 44	—7,414 71	.73	.62	.65	.55
Northwestern.....	1,156,215 05	—110,472 86	1,056,378 95	—99,836 10	5.79	4.77	4.81	3.96
Penn.....	589,077 54	—28,286 30	598,727 43	+9,649 89	6.79	5.68	6.31	5.25
Provident Savings.....	563 55	.....	563 55	.....	.71	.25	.56	.18
State.....	72,149 98	+12,380 22	86,266 44	+14,116 46	2.32	1.86	2.54	2.06
Union Central.....	310,396 37	+91,043 64	363,285 23	+52,888 86	13.30	11.59	13.46	11.52
Union.....	668,166 00	—69,424 00	597,078 00	—71,088 00	11.81	10.95	10.62	9.76
United States.....	145,913 31	+22,981 99	148,646 59	+2,733 28	3.04	2.68	3.03	2.65
Vermont.....	.....	.....	.....	.....	.....	.....	.....	.....
Washington.....	.....	.....	.....	.....	.....	.....	.....	.....
Totals.....	\$10,335,225 66	—\$164,134 01	\$10,152,697 53	—\$182,528 13	3.07	2.67	2.81	2.43
Grand Totals.....	\$16,346,561 41	—\$702,499 71	\$15,675,074 22	—\$671,487 19	3.77	3.28	3.44	2.97

Table 14.—SHOWING THE NUMBER, AMOUNT, AND VALUE OF POLICIES IN FORCE DECEMBER 31, 1886.

NAME OF COMPANY.	No. of Policies.	ADDITIONS.		TOTALS.		REINSURANCE.		NET INSURANCE OUTSTANDING.	
		Amount.	Value.	Amount.	Value.	Amount.	Value.	Amount.	Value.
<b>Companies of Conn.</b>									
Aetna.....	63,293	\$92,262,969	25,694,423	\$92,262,969	25,694,423	\$112,087	\$52,452	\$92,150,882	\$25,641,971
Conn. General..	4,755	6,727,276	1,195,362	6,727,276	1,195,362	105,440	14,468	6,621,836	1,180,804
Connecticut....	63,027	150,528,923	49,677,370	150,528,923	49,677,370	.....	.....	150,528,923	49,677,370
Continental....	7,544	7,326,418	1,980,130	7,326,418	1,980,130	.....	686	7,307,018	1,979,444
Hartford.....	1,041	1,304,761	534,409	1,308,920	536,845	18,500	4,867	1,290,877	531,978
Phoenix.....	17,988	25,510,991	8,857,943	25,656,062	8,942,427	18,043	4,867	25,543,451	8,934,793
Travelers (Life).	18,402	34,171,625	8,456,111	34,171,625	8,456,111	113,151	7,634	33,969,468	6,020,602
Totals.....	176,050	\$317,832,963	\$93,984,807	\$317,982,733	\$94,071,727	\$569,378	104,585	\$317,413,355	\$93,967,142
<b>Cos. of other States.</b>									
Berkshire.....	7,822	\$17,731,076	\$3,270,593	\$17,877,227	\$3,350,303	\$230,666	15,671	\$17,646,561	\$3,334,632
Equitable.....	110,292	406,260,345	55,257,101	411,779,098	58,710,411	.....	.....	411,779,098	58,710,411
Germania.....	40,800	42,926,687	10,574,489	43,538,634	10,939,680	.....	.....	43,538,634	10,939,680
Home.....	10,178	19,412,586	4,471,738	19,459,061	4,493,147	.....	.....	19,459,061	4,493,147
Imperial.....	980	1,821,500	8,304	1,821,500	8,304	.....	.....	1,821,500	8,304
John Hancock..	*154,299	*26,784,420	2,629,058	26,784,420	2,629,058	27,052	4,788	26,757,368	2,624,270
Manhattan.....	13,138	36,182,491	9,306,471	36,251,889	9,348,632	.....	.....	36,251,889	9,348,632
Massachusetts..	16,537	41,222,008	7,850,926	41,222,008	7,850,926	.....	.....	41,222,008	7,850,926
Metropolitan...	1,070,634	124,164,689	2,887,802	124,164,689	2,887,802	617,594	58,436	124,164,689	2,887,802
Mutual Benefit.	53,633	143,160,334	37,165,640	143,160,334	37,165,640	.....	.....	143,160,334	37,165,640
Mutual.....	129,846	366,840,217	89,225,913	369,377,174	105,373,761	.....	.....	369,377,174	105,373,761
New York.....	92,594	300,425,300	60,293,489	304,373,540	62,904,562	3,734,150	400,513	300,639,390	62,504,049
Northwestern..	56,544	127,629,903	21,963,674	127,629,903	21,963,674	.....	.....	127,629,903	21,963,674
Penn.....	22,162	53,758,270	9,460,767	53,911,873	9,546,793	179,160	62,881	53,732,713	9,483,912
Provident Sav..	8,779	36,000,696	100,066	36,000,696	100,066	98,500	.....	35,902,196	100,066
State.....	7,992	20,805,439	3,296,192	20,968,035	3,400,172	146,000	4,775	20,822,335	3,395,337
Union Central..	13,343	22,515,550	2,698,236	22,539,569	2,698,236	.....	.....	22,539,569	2,698,236
Union.....	14,111	25,013,415	5,531,944	25,185,946	5,625,140	91,778	3,239	25,094,168	5,621,901
United States...	10,795	20,770,288	4,742,187	21,109,155	4,942,452	188,750	40,946	20,920,405	4,901,506
Vermont.....	1,205	1,420,115	214,598	1,422,095	215,619	15,685	2,311	1,406,410	213,308
Washington...	16,504	35,606,060	7,124,818	36,574,831	7,686,076	.....	.....	36,574,831	7,686,076
Totals.....	1,852,008	1,870,451,389	338,074,066	1,909,593,129	361,864,867	5,329,335	593,560	1,904,263,794	361,271,307
Grand Totals..	2,028,958	2,188,284,352	432,058,873	2,227,575,862	455,936,594	5,898,713	698,145	2,221,677,149	455,238,449

\*Including Prudentials.

†Including Industrial.

Table 15.—AV. AMOUNTS AND AV. VALUE OF EACH POLICY IN THE COS., 1882, 1883, 1884, 1885, 1886.

NAME OF COMPANY.	1882.		1883.		1884.		1885.		1886.	
	Av. Amt. of each Policy.	Average Value.	Av. Amt. of each Policy.	Average Value.	Av. Amt. of each Policy.	Average Value.	Av. Amt. of each Policy.	Average Value.	Av. Amt. of each Policy.	Average Value.
Companies of Connecticut.										
Aetna.....	\$1,397	\$390	\$1,409	\$393	\$1,404	\$402	\$1,427	\$404	\$1,458	\$405
Connecticut General.....	1,463	269	1,437	260	1,451	256	1,423	255	1,415	248
Connecticut.....	2,468	736	2,460	751	2,419	769	2,402	777	2,389	788
Continental.....	979	268	1,025	252	1,028	246	994	253	971	262
Hartford.....	1,560	407	1,250	434	1,253	461	1,229	485	1,257	511
Phoenix.....	1,460	482	1,450	492	1,440	491	1,420	491	1,426	497
Travelers (Life).....	1,694	302	1,732	312	1,781	321	1,791	328	1,857	327
Totals.....	\$1,815	\$516	\$1,807	\$521	\$1,796	\$528	\$1,797	\$531	\$1,806	\$534
Companies of other States.										
Berkshire.....	.....	.....	\$2,198	\$498	\$2,229	\$482	\$2,273	\$467	\$2,286	\$426
Equitable.....	\$3,545	\$604	3,659	577	3,697	562	3,727	545	3,733	532
Germania.....	1,231	291	1,116	266	1,052	256	1,040	257	1,067	268
Home.....	1,897	472	1,897	456	1,891	464	1,886	455	1,911	441
Imperial.....	.....	.....	.....	.....	.....	.....	.....	.....	1,859	9
John Hancock.....	269	43	229	34	208	28	188	22	174	17
Manhattan.....	2,845	754	2,831	755	2,821	746	2,761	733	2,759	712
Massachusetts.....	2,242	474	2,274	463	2,348	470	2,397	472	2,494	472
Metropolitan.....	127	5	119	3	115	3	116	3	116	3
Mutual Benefit.....	2,710	688	2,710	695	2,697	696	2,689	695	2,670	692
Mutual.....	3,103	850	3,089	842	3,064	842	3,052	831	3,033	812
New York.....	2,774	711	2,801	682	2,939	661	2,955	652	3,287	675
Northwestern.....	2,040	404	2,102	403	2,150	405	2,210	398	2,257	388
Penn.....	2,532	458	2,519	451	2,479	453	2,420	437	2,433	428
Provident Savings.....	1,539	33	2,916	20	3,553	13	4,014	13	4,101	11
State.....	2,326	469	2,480	458	2,536	453	2,600	442	2,654	430
Union Central.....	.....	.....	.....	.....	.....	.....	.....	.....	1,689	202
Union.....	1,753	411	1,747	410	1,756	413	1,754	405	1,785	398
United States.....	1,747	471	1,899	469	1,951	467	1,960	471	1,972	457
Vermont.....	.....	.....	.....	.....	.....	.....	1,178	169	1,180	177
Washington.....	2,193	447	2,218	448	2,216	452	2,207	469	2,216	465
Totals.....	\$1,500	\$336	\$1,283	\$275	\$1,180	\$245	\$1,107	\$221	\$1,031	\$195
Grand Totals.....	\$1,553	\$367	\$1,355	\$308	\$1,253	\$278	\$1,178	\$253	\$1,098	\$224



**Table 16.**—ANNUAL RATE PER CENT. OF INTEREST RECEIVED ON MEAN AMOUNT OF ASSETS HELD BY LIFE INS. COMPANIES TRANSACTING BUSINESS IN CONNECTICUT FOR THE PAST DECADE, ENDING DEC. 31, 1886.

NAME OF COMPANY.	1886.	1885.	1884.	1883.	1882.	1881.	1880.	1879.	1878.	1877.
<b>Companies of Connecticut.</b>										
Aetna.....	5.20	5.62	5.11	5.50	5.50	5.41	5.99	7.21	6.36	6.40
Connecticut General.....	5.55	5.48	5.25	5.40	5.47	5.17	5.18	5.19	5.50	5.34
Connecticut.....	5.38	5.47	5.34	5.37	5.12	5.86	5.69	6.62	6.57	5.71
Continental.....	3.80	4.56	3.16	3.30	2.92	4.06	3.29	4.84	2.86	4.24
Hartford.....	4.31	4.58	5.11	4.24	4.02	5.41	7.87	5.73	5.73	6.19
Phoenix.....	5.80	5.87	5.66	6.04	6.02	6.47	6.51	6.10	6.15	5.62
Travelers (Life).....	6.56	6.09	5.73	4.94	5.72	5.87	5.81	5.53	6.38	6.88
Average Rate.....	5.40	5.49	5.17	5.40	5.36	5.81	5.78	6.39	6.37	5.91
<b>Companies of other States.</b>										
Berkshire.....	4.94	4.99	4.93	4.98	....	....	....	....	....	....
Equitable.....	5.15	5.08	5.41	5.21	5.25	5.59	4.57	5.42	4.92	5.76
Germania.....	4.88	5.02	4.94	5.01	5.00	4.95	5.16	5.46	5.90	6.69
Home.....	6.69	4.29	4.74	4.92	5.03	5.22	4.82	5.89	6.15	5.66
Imperial.....	.90	....	....	....	....	....	....	....	....	....
John Hancock.....	6.00	5.44	5.20	5.28	5.79	6.69	6.18	5.78	6.64	5.73
Manhattan.....	4.72	5.52	5.01	5.52	5.91	5.65	5.77	5.46	5.72	6.02
Massachusetts.....	5.10	5.27	5.56	5.70	5.55	5.86	5.40	4.94	4.54	4.87
Metropolitan.....	4.78	4.49	4.64	5.10	5.42	5.97	5.97	6.58	6.13	5.06
Mutual Benefit.....	5.15	4.75	4.66	4.96	5.03	5.07	5.44	5.45	5.81	5.94
Mutual.....	4.95	5.14	5.13	5.08	5.28	5.43	5.41	5.65	5.54	5.85
New York.....	5.19	4.92	5.03	5.20	5.66	5.55	5.57	5.34	5.42	5.45
Northwestern.....	5.71	5.64	5.85	5.87	6.10	6.44	6.98	7.12	7.07	7.58
Penn.....	5.98	5.19	5.19	5.00	5.43	....	....	....	....	....
Provident Savings.....	3.34	3.07	3.14	3.29	3.25	8.79	6.16	....	....	5.71
State.....	4.70	4.64	4.75	4.49	3.89	....	....	....	....	....
Union Central.....	6.54	....	....	....	....	....	....	....	....	....
Union.....	4.32	5.82	4.26	4.25	4.14	4.32	4.87	4.88	4.43	6.01
United States.....	5.13	4.84	4.94	5.24	5.23	5.07	5.35	5.59	5.61	5.97
Vermont.....	5.99	5.27	....	....	....	....	....	....	....	....
Washington.....	5.09	5.37	4.78	4.98	5.53	5.30	5.44	5.21	5.13	5.57
Average Rate.....	5.17	5.05	5.11	5.16	5.35	5.44	5.38	5.60	5.57	5.92
Whole Average.....	5.22	5.15	5.13	5.21	5.35	5.54	5.49	5.82	5.79	5.92



Table 17. — RESERVE AND NET PREMIUM COMBINED, INTEREST REQUIRED, AND INTEREST REALIZED.

NAME OF COMPANY.	Reserve Dec. 31, 1885	Mean Net Prem'ns, 1885 and 1886.	Sum.	4 per cent. of Sum.	Interest Realized.	Rate p. c. Realized.
<b>Companies of Connecticut.</b>						
Aetna.....	\$24,794,348	\$2,350,202	\$27,144,550	\$1,085,782	\$1,609,619	5.89
Connecticut General.....	1,133,886	140,740	1,274,626	50,985	86,684	6.80
Connecticut.....	48,960,749	3,602,723	52,563,472	2,102,539	2,795,803	5.32
Continental.....	2,068,755	150,598	2,219,353	88,774	31,380	3.67
Hartford.....	567,535	16,460	583,995	23,360	31,097	5.32
Phoenix.....	9,049,446	555,898	9,605,344	384,214	606,185	6.31
Travelers.....	5,432,445	731,866	6,164,311	246,572	429,342	6.96
Totals.....	\$92,007,164	\$7,548,487	\$99,555,651	\$3,982,226	\$5,640,110	5.67
<b>Companies of other States.</b>						
Berkshire.....	\$3,310,376	\$549,964	\$3,860,340	\$154,414	\$188,954	4.89
Equitable.....	52,263,723	11,893,534	64,157,257	2,566,290	3,601,579	5.61
Germania.....	10,321,730	1,345,704	11,667,434	466,697	580,086	4.97
Home.....	4,308,047	512,432	4,820,479	192,819	384,896	7.98
Imperial.....	Nothing.	23,312	23,312	†194	451	9.30
John Hancock.....	2,462,413	*365,723	2,828,136	113,125	168,818	5.97
Manhattan.....	9,146,964	872,187	10,019,151	400,766	506,824	5.06
Massachusetts.....	7,374,362	1,005,458	8,379,820	335,193	388,666	4.40
Metropolitan.....	2,234,972	*1,963,155	4,198,127	167,925	155,298	3.70
Mutual Benefit.....	36,036,899	3,636,714	39,673,613	1,586,945	2,072,324	5.22
Mutual.....	100,427,145	12,101,449	112,528,594	4,505,344	5,502,456	4.89
New York.....	56,297,195	11,036,527	67,333,722	2,694,149	3,671,289	5.45
Northwestern.....	19,942,282	3,280,614	23,222,896	928,016	1,360,389	5.86
Penn.....	8,667,917	1,553,948	10,221,865	408,875	650,625	6.37
Provident Savings.....	79,966	403,898	482,964	19,319	8,631	1.79
State.....	3,102,213	597,158	3,699,371	147,975	189,540	5.12
Union Central.....	2,233,891	695,148	2,929,039	117,162	185,993	6.35
Union.....	5,658,142	538,382	6,196,524	247,861	283,940	4.26
United States.....	4,798,246	538,169	5,336,415	213,457	283,014	5.30
Vermont.....	199,657	39,711	239,368	9,575	18,247	7.62
Washington.....	7,222,310	1,160,473	8,382,783	335,311	361,424	4.31
Totals.....	\$336,132,550	\$54,193,660	\$390,326,210	\$15,612,312	\$20,523,444	5.26
Grand Totals.....	\$428,139,714	\$61,742,147	\$489,881,861	\$19,594,538	\$26,163,554	5.34

† 2½ months only.

\* 50 per cent. discount.

Table 18.—SUMMARY COMPARISON

*Of Assets, Liabilities, Premium Reserve, and Surplus, from 1868 to 1887.*

## LIFE COMPANIES OF CONNECTICUT.

Year.	No. of Cos.	Gross Assets.	Liabilities, excluding Capital.	Surplus, including Capital.	Premium Reserve.	P. C. of Assets to Liabilities.	P. C. of Assets to Premium Reserve.
1868	9	\$45,057,482	\$34,332,242	\$10,725,240	\$33,095,981	1.3923	1.4523
1869	9	57,472,951	43,078,693	14,394,258	41,880,821	1.3248	1.3734
1870	9	65,701,233	51,836,007	13,865,226	49,942,670	1.2612	1.3137
1871	10	71,664,483	61,582,030	10,082,453	59,071,534	1.1581	1.2095
1872	10	78,871,840	70,367,409	8,504,431	67,938,094	1.1208	1.1511
1873	10	86,265,885	78,930,481	7,335,404	76,191,451	1.0921	1.1322
1874	10	93,225,533	84,567,161	8,658,372	82,314,903	1.1022	1.1325
1875	10	98,964,945	90,342,159	8,622,786	88,036,176	1.0954	1.1241
1876	9	103,442,268	94,607,428	8,834,840	91,923,607	1.0934	1.1253
1877	8	92,525,077	83,407,232	9,117,845	80,682,885	1.1093	1.1468
1878	8	102,264,116	93,359,508	8,904,608	89,748,506	1.0954	1.1394
1879	8	102,965,558	93,590,353	9,375,205	90,538,501	1.1001	1.1372
1880	8	104,132,874	94,097,058	10,035,816	91,316,664	1.1066	1.1403
1881	8	105,457,728	94,657,538	10,800,190	91,771,407	1.1141	1.1492
1882	8	107,712,170	96,286,495	11,425,675	93,232,582	1.1186	1.1553
1883	8	106,871,629	96,147,577	10,724,052	93,917,532	1.1115	1.1379
1884	8	108,115,725	97,153,763	10,961,962	95,163,065	1.1128	1.1361
1885	8	109,944,181	98,152,414	11,791,767	96,343,179	1.1201	1.1412
1886	7	109,195,691	95,685,965	13,509,726	93,967,142	1.1412	1.1621

## LIFE COMPANIES OF OTHER STATES.

1868	28	98,910,711	87,934,164	10,976,547	82,081,841	1.1248	1.2050
1869	28	124,518,931	112,388,476	12,130,455	105,138,346	1.1079	1.1845
1870	28	145,847,834	134,667,429	11,180,405	127,389,224	1.0838	1.1440
1871	28	166,813,723	153,266,594	13,547,129	147,381,958	1.0883	1.1311
1872	23	172,766,987	162,149,078	10,617,909	156,601,642	1.0654	1.1032
1873	19	191,655,354	179,047,725	12,607,629	173,255,032	1.0705	1.1062
1874	16	205,123,316	189,014,884	16,108,432	185,354,082	1.0852	1.1066
1875	16	220,849,486	203,176,241	17,673,245	199,292,512	1.0845	1.1056
1876	17	255,249,017	232,639,033	22,609,984	227,983,987	1.0972	1.1170
1877	16	257,733,704	234,144,972	23,588,732	229,742,596	1.1008	1.1218
1878	15	263,631,471	237,462,164	26,169,307	232,105,723	1.1102	1.1368
1879	16	270,169,617	241,937,162	28,232,455	237,414,260	1.1167	1.1379
1880	17	288,606,553	255,392,028	33,214,525	250,839,853	1.1301	1.1506
1881	17	300,927,806	267,336,205	33,591,601	262,996,322	1.1256	1.1442
1882	18	319,982,934	284,369,397	35,613,537	280,305,442	1.1252	1.1415
1883	19	341,479,762	303,632,833	37,846,929	299,339,150	1.1246	1.1408
1884	19	357,578,725	319,473,099	38,105,626	315,032,430	1.1192	1.1351
1885	20	384,885,471	338,660,909	46,224,562	334,529,003	1.1365	1.1505
1886	21	418,271,469	365,694,664	52,576,805	361,271,307	1.1438	1.1578



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# STATISTICAL TABLES

RELATING TO

Companies Operating upon the Assessment Plan.

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**Table I.**—ASSETS, LIABILITIES, INCOME AND DISBURSEMENTS, RATE PER CENT. OF PAID CLAIMS TO RECEIPTS, AND OF EXPENSES TO RECEIPTS.

NAME OF ASSOCIATION.	ASSETS.			TOTAL LIABILITIES.	INCOME.			DISBURSEMENTS.			PER CENT. OF	
	Cash or Invested Assets.	Other Assets.	Total Assets.		Paid by Members.	Other Receipts.	Total Receipts.	Paid for Claims.	Paid for Expenses.	Total Disbursements.	Claims Paid to Rec'ts.	Expens's Paid to Rec'ts.
Cos. of Connecticut.												
Connecticut Benefit	.....	.....	.....	.....	\$426 25	.....	\$426 25	.....	\$426 25	\$426 25	.....	100.00
Hartford.....	\$521,022 19	\$166,466 30	\$687,428 49	\$149,949 38	834,570 00	\$11,063 11	845,593 11	\$535,140 00	208,054 76	743,194 76	63.29	24.60
Mutual Benefit.....	41,356 07	92,451 28	133,867 35	46,479 56	80,669 48	91,189 02	89,259 40	69,954 09	16,459 33	86,413 42	78.37	18.44
Totals.....	\$562,378 26	\$258,857 58	\$821,235 84	\$196,428 94	\$915,065 73	\$20,213 03	\$935,278 76	\$605,094 09	\$224,940 34	\$839,034 43	64.70	24.05
Cos. of other States.												
Bay State Benefit.....	\$59,793 06	.....	\$59,793 06	\$49,000 00	\$243,454 88	\$1,418 31	\$244 873.19	\$171,200 00	\$51,216 38	\$222,416 38	69.91	20.92
Citizens Mutual Life	8,558 89	.....	16,156 01	12,559 23	34,759 93	17,868 65	52,668 58	187 00	43,862 69	44,949 69	36	83.38
Co-operative Life {	11,736 83	60,919 05	72,655 88	61,864 20	88,461 07	119 29	88,580 36	69,415 46	17,144 01	86,559 47	78.36	19.35
Covenant Mutual {	216,859 73	203,634 85	420,494 58	181,049 47	566,560 93	50,656 88	617,217 81	468,873 17	70,775 59	539,648 76	75.97	11.47
Benefit..... {	9,264 28	7,522 35	16,786 63	11,404 99	43,371 98	882 47	44,454 45	17,754 69	17,092 49	35,742 18	39.94	40.47
Mut. Reserve Fund	907,406 81	597,253 39	1,504,660 20	375,700 00	1,835,072 37	16,967 12	1,852,039 49	1,149,605 92	353,072 82	1,503,278 74	62.05	19.09
New England Relief	18,266 50	.....	18,266 50	11,000 00	163,764 66	.....	163,764 66	138,700 00	18,779 50	157,479 50	84.70	10.14
Northwestern Masonic	195,106 06	147,070 85	342,176 91	240,416 33	1,028,754 02	956 94	1,029,710 96	813,150 00	148,035 00	961,185 00	78.97	14.38
United L. & Acc't nt	1,310 19	.....	1,310 19	21,246 64	42,834 01	11,254 31	54,088 32	13,296 36	39,481 77	52,778 13	24.58	73.00
Totals .....	\$1,428,302 35	\$1,017,977 61	\$2,446,279 96	\$961,240 86	\$4,047,873 25	\$100,063 97	\$4,147,937 22	\$2,842,182 60	\$760,960 25	\$3,603,142 85	68.52	18.35
Grand Totals.....	\$1,990,680 61	\$1,276,835 19	\$3,267,515 80	\$1,160,669 80	\$4,962,038 98	\$180,277 00	\$5,083,215 98	\$3,447,276 69	\$985,000 59	\$4,433,177 28	67.82	19.40

Table II. — SUMMARY OF THE GENERAL BUSINESS TRANSACTED.

NAME OF COMPANY.	No. of Policies in force Dec. 31, 1885.	Amount.	No. of Policies written during the year 1886.	Amount.	No. terminated during the year 1886.	Amount.	No. in force Dec. 31, 1886.	Amount.	Amount of Losses paid during the year 1886.
<b>Companies of Connecticut.</b>									
Connecticut Benefit Association,	155	\$245,500	36	\$35,500	42	\$64,000	149	\$217,000	.....
Hartford Life and Annuity .....	18,750	50,609,000	4,444	11,574,000	3,004	8,614,000	20,190	53,569,000	\$535,140
Mutual Benefit .....	2,801	4,903,000	834	1,438,000	851	1,515,000	2,784	4,826,000	69,954
Totals.....	21,706	\$55,757,500	5,314	\$13,047,500	3,897	\$10,193,000	23,123	\$58,612,000	\$605,094
<b>Companies of other States.</b>									
Bay State Beneficiary Asso. ....	6,493	\$19,942,000	2,663	\$8,552,000	774	\$2,426,000	8,382	\$26,068,000	\$171,200
Citizens Mutual Life " .....	.....	.....	1,991	4,337,125	314	574,625	1,677	3,762,500	.....
Co-operative Life & Acc. Asso. ....	1,377	7,027,500	1,435	5,621,000	377	1,852,500	2,435	10,796,000	*69,397
Covenant Mutual Benefit " .....	21,382	61,914,375	5,326	14,972,500	2,064	5,895,625	24,844	70,991,250	427,645
Life Union .....	976	3,744,000	2,238	5,964,600	425	1,491,500	2,789	8,217,100	22,200
Mutual Reserve Fund Life Asso. ....	31,288	123,353,500	14,574	57,950,500	7,909	30,228,750	37,953	150,175,250	1,149,140
New England Relief " .....	3,856	10,905,000	613	1,616,500	988	3,025,000	3,481	9,496,500	138,700
Northwestern Masonic Aid " .....	32,329	95,474,500	8,819	24,306,500	4,128	12,844,000	37,020	106,937,000	813,150
United Life & Acc. Ins. " .....	.....	.....	1,352	7,951,000	92	442,000	1,260	6,609,000	.....
Totals.....	97,701	\$322,360,875	39,211	\$129,471,725	17,071	\$58,780,000	119,841	\$393,052,600	\$2,791,432
Grand Totals.....	119,407	\$378,118,375	44,525	\$142,519,225	20,968	\$68,973,000	142,964	\$451,664,600	\$3,396,526

\* Includes Accident Claims.

Table III. — SUMMARY OF BUSINESS TRANSACTED IN CONNECTICUT.

NAME OF COMPANY.	No. of Policies in force Dec. 31, 1885.	Amount.	No of Policies written during the year 1886.	Amount.	No. terminated during the year 1886.	Amount.	No. in force Dec. 31, 1886.	Amount.	Amount of Losses paid during the year 1886.
<b>Companies of Connecticut.</b>									
Connecticut Benefit Association	155	\$245,500	36	\$35,500	42	\$64,000	149	\$217,000	.....
Hartford Life and Annuity....	3,942	7,706,500	601	\$1,325,500	420	820,500	4,123	8,211,500	\$93,700
Mutual Benefit.....	531	637,000	59	73,000	40	70,000	550	640,000	24,467
Totals.....	4,628	\$8,589,000	696	\$1,434,000	502	\$954,500	4,822	\$9,068,500	118,167
<b>Companies of other States.</b>									
Ray State Beneficiary Asso.....	None.	Nothing.	179	\$595,000	15	\$37,000	164	\$558,000	\$3,000
Citizens Mutual Life Association	"	"	15	61,000	.....	.....	15	61,000	.....
Co-operative Life & Acc. Asso..	"	"	.....	.....	.....	.....	.....	.....	.....
Covenant Mutual Benefit	"	"	85	233,125	.....	.....	85	233,125	.....
Life Union.....	"	"	90	332,000	1	3,000	89	329,000	.....
Mutual Reserve Fund Asso..	594	\$1,615,000	299	810,500	118	321,000	775	2,104,500	12,200
New England Relief	5	17,000	7	13,000	3	7,000	9	23,000	2,000
Northwestern Masonic Aid	100	262,000	78	222,000	20	65,500	158	418,500	.....
United Life & Acc. Ins.	None.	Nothing.	None.	Nothing.	None.	Nothing.	None.	Nothing.	Nothing.
Totals.....	699	\$1,894,000	753	\$2,266,625	157	\$433,500	1,295	\$3,727,125	\$17,200
Grand Totals.....	5,327	\$10,483,000	1,449	\$3,700,625	659	\$1,388,000	5,117	\$12,795,625	\$135,367





# DIRECTORY OF COMPANIES.

## LIFE AND ACCIDENT COMPANIES IN FOREGOING REPORT.

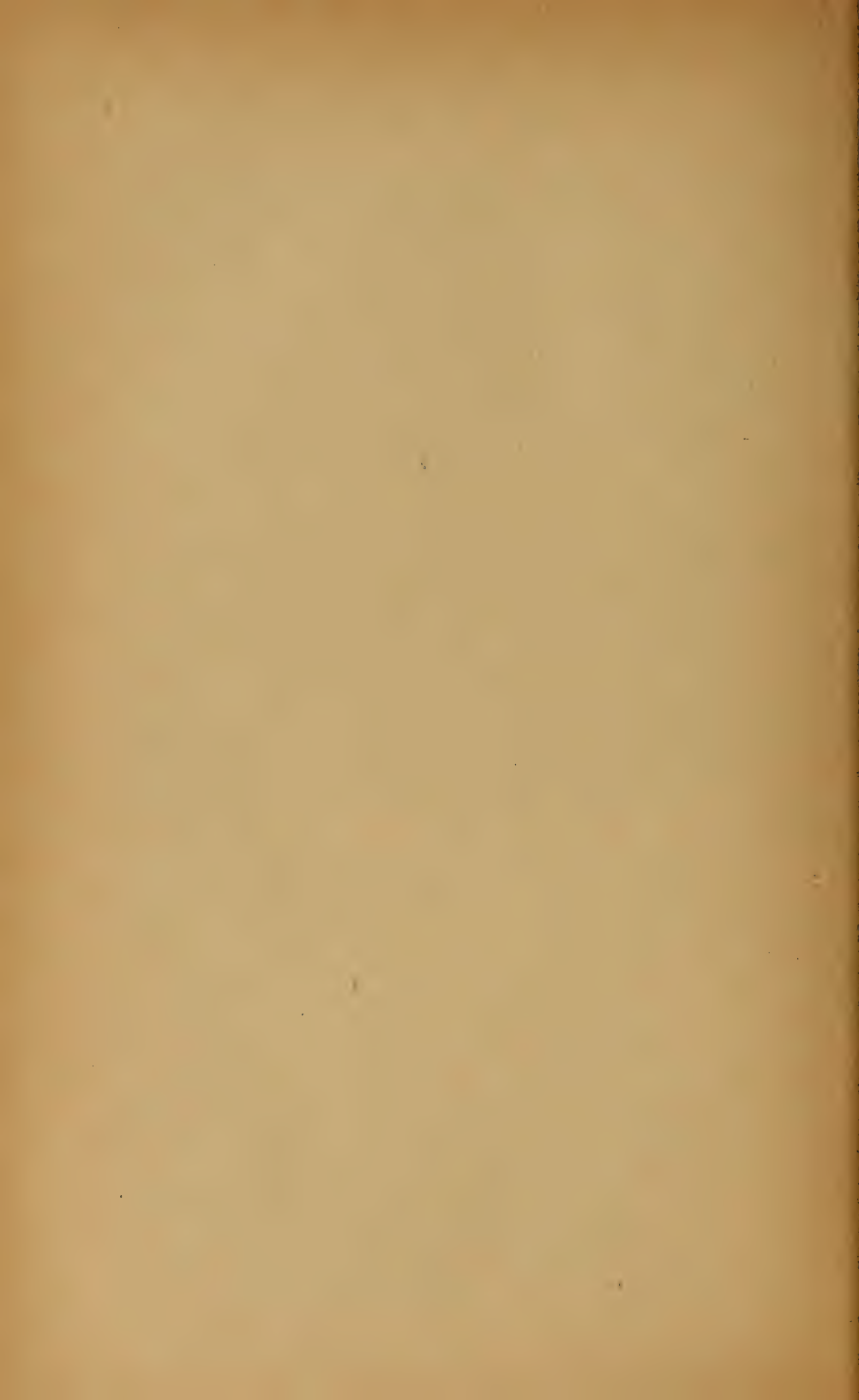
NAME OF COMPANY AND LOCATION.	Paid-up Capital.	Gross Assets.	President.	Secretary.	Agents in Conn.
<b>Companies of Connecticut.</b>					
Aetna, Hartford.....	\$1,000,000	\$31,463,987 82	Morgan G. Bulkeley.....	Joel L. English.....	.....
Connecticut Benefit, New Haven.....	.....	None.	D. M. Corthell.....	F. H. Cogswell.....	.....
Connecticut General, Hartford.....	150,000	1,597,743 86	Thomas W. Russell.....	Fred. V. Hudson.....	.....
Connecticut, Hartford.....	.....	55,696,217 51	Jacob L. Greene.....	William G. Abbott.....	.....
Continental, Hartford.....	300,000	2,113,356 68	James S. Parsons.....	Robert E. Beecher.....	.....
Hartford, Hartford.....	250,000	*1,482,772 27	Frederick R. Foster.....	Stephen Ball.....	.....
Mutual Benefit, Hartford.....	.....	133,807 35	Alfred R. Goodrich.....	DeWitt J. Peek.....	.....
Phoenix, Hartford.....	100,000	10,488,599 72	Aaron C. Goodman.....	John M. Holcombe.....	.....
Travelers, Hartford.....	600,000	†9,111,589 68	James G. Batterson.....	Rodney Dennis.....	.....
Totals .....	\$2,400,000	\$112,088,074 89	.....	.....	.....
<b>Companies of other States.</b>					
Bay State Beneficiary, Westfield, Mass.....	.....	\$59,793 06	John R. Reed.....	Herbert N. Kingsbury.....	3
Berkshire, Pittsfield, Mass.....	\$25,500	3,850,055 05	William R. Plunkett.....	James W. Hull.....	8
Citizens, New York, N. Y.....	.....	10,136 01	Levi M. Bates.....	Charles Bell.....	7
Co-operative, New York, N. Y.....	.....	72,655 88	E. C. Hazard.....	Lewis A. Osborn.....	6
Covenant, Galesburg, Ill.....	.....	420,494 58	A. W. Berggren.....	E. F. Phelps.....	2
Equitable, New York, N. Y.....	100,000	74,332,972 65	Henry B. Hyde.....	William Alexander.....	7
Germania, New York, N. Y.....	200,000	12,310,626 19	Hugo Wesendonck.....	Cornelius Doremus.....	5
Home, New York, N. Y.....	125,000	5,855,842 26	George C. Ripley.....	Joseph R. Holbrook.....	1
Imperial, Detroit, Mich.....	113,000	128,085 95	Cyrenius A. Newcomb.....	Anson Waring.....	1

John Hancock, Boston, Mass.	.....	2,875,581	37	S. H. Rhodes	George B. Woodward	26
Life Union, New York, N. Y.	.....	16,786	63	Thomas S. Johnson	John S. Purdy	2
Manhattan, New York, N. Y.	100,000	11,310,057	78	James M. McLean	Henry V. Wemple	4
Massachusetts, Springfield, Mass.	.....	8,547,965	42	M. V. B. Edgerly	John A. Hall	8
Metropolitan, New York, N. Y.	500,000	3,705,970	61	Joseph F. Knapp	John R. Hegeman	62
Mutual Benefit, Newark, N. J.	.....	40,816,516	52	Amzi Dodd	Edward L. Dobbins	7
Mutual, New York, N. Y.	.....	113,679,961	78	Richard A. McCurdy	William J. Easton	24
Mutual Reserve Fund, New York, N. Y.	.....	1,504,660	20	Edward B. Harper	Frederic T. Braman	9
New England Relief, Boston, Mass.	.....	18,266	50	Stillman B. Allen	Joseph A. Torrey	.....
New York, New York, N. Y.	.....	74,921,927	40	William H. Beers	.....	12
Northwestern, Milwaukee, Wis.	.....	26,648,074	54	H. L. Palmer	J. W. Skinner	9
Northwestern Masonic Aid, Chicago, Ill.	.....	342,176	91	Daniel J. Avery	James A. Stoddard	10
Penn., Philadelphia, Penn.	.....	11,394,055	52	Edward M. Needles	Henry C. Brown	4
Provident Savings, New York, N. Y.	100,000	291,379	14	Sheppard Homans	William E. Stevens	1
State, Worcester, Mass.	.....	4,186,241	20	A. George Bullock	Henry M. Witter	1
Union Central, Cincinnati, Ohio	100,000	3,152,368	04	John Davis	E. P. Marshall	1
Union, Portland, Me.	.....	6,119,915	36	John E. DeWitt	Henry D. Smith	.....
United Life & Accident, New York, N. Y.	.....	1,310	19	Peter Bowe	John Jay Pardee	4
United States, New York, N. Y.	440,000	5,600,390	69	George H. Burford	C. P. Fraleigh	4
United States Accident, New York, N. Y.	.....	129,118	71	Charles B. Peet	James R. Pitcher	12
Vermont, Burlington, Vt.	100,000	312,351	76	William H. Hart	C. R. Turrill	1
Washington, New York, N. Y.	125,000	8,231,129	71	W. A. Brewer, Jr.	William Haxtun	3
Totals	\$2,028,500	\$420,846,867	61			
Grand Totals	\$4,428,500	\$532,934,942	50			

\* Includes \$637,428.49 assets of the assessment department.

+ Includes \$2,071,148.32 assets of the accident department.





DIRECTORY

OF

Agents of Foreign Companies.



*Bay State Beneficiary Association, Westfield, Mass.*

Name.	Residence.	Name.	Residence.
Bartlett, David W.	Springfield, Mass	Merwin, J. J.	Poquonock
Ganley, Richard J.	Hartford		

*Berkshire, Pittsfield, Mass.*

Guilford, T.	Cheshire	Stone, John B.	Pittsfield, Mass
Hamer, George	North Adams, Mass	Tolman, William	Pittsfield, Mass
Hungerford, C. T.	Naugatuck	Whipple, Fred C.	Waterbury
Millay, George A.	Taunton, Mass		

*Citizens Mutual Life Insurance Association, New York City.*

Barry, Charles W.	Hartford	Knapp, S. H.	Danbury
Fisher, D. W.	Stamford	Smith, J. H.	Bridgeport
Hoyt, Stephen B.	New Canaan	Willard, Samuel P.	Colchester
Husted, E. G.	Guilford		

*Co-operative Life and Accident Association, New York City.*

Buckingham, Walter T.	Bridgeport	Lewis, George W.	Bridgeport
Foster, S. Noble	New York City	Loveridge, Prof. R. C.	New Haven
Grain, Francis K.	Stamford	Woolman, Benj. H.	New York City
Johnson, Charles W.	Mount Vernon		

*Covenant Mutual Benefit Association, Galesburg, Ill.*

Craw, L.	Norwalk	Paddock, R. E.	Bridgeport
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*Equitable, New York City.*

Forbes, John W.	Hartford	Spooner, E. T.	Warehouse Point
Merrow, J. P.	New Haven	Todd, M. W.	Hartford
Ruhard, L. L.	Hartford	Tyler, Heman A.	Hartford
Shipman, Jas.	Rocky Hill		

*Germania, New York City.*

Griesinger, William	Bridgeport	Schwab, Joseph	Hartford
Jost, Gustav A.	New Britain	Spier, Moritz	New Haven
Patzert, Albert	Meriden		

*Home, Brooklyn, N. Y.*

Pond, Philip, New Haven.

*Imperial, Detroit, Mich.*

Mann, John H., Putnam.



*John Hancock, Boston, Mass.*

Name.	Residence.	Name.	Residence.
Beach, James W.	Bridgeport	Jackson, Squire	New Haven
Blackburn, Henry L.	Bridgeport	Jones, John B.	Bridgeport
Brook, W. F.	Meriden	King, James	Bridgeport
Brown, E. L.	Meriden	Kraus, Lewis H.	New Haven
Brumbaum, Frank	Hartford	Lewis, J. Warren	Bridgeport
Crosby, George E.	Hartford	Marshall, Lewis F.	Bridgeport
Daly, J. H.	New Britain	Meyer, Henry L.	Hartford
Damon, Truman G.	Bridgeport	Moon, William	New Haven
Dietmer, Albert L.	New Haven	Morse, Cordon	Bridgeport
Ford, Joseph R.	Bridgeport	Stilke, Frederick	New Haven
Gilbert, Lawrence	Hartford	Twite, George	New Haven
Green, Wilson P.	Bridgeport	Warren, George W.	Hartford
Heid, Peter A., Jr.	Bridgeport	Wilbur, Mortimer A.	Hartford

*Life Union, New York City.*

Lupton, Albert	New York City	Walker, William F.	New Britain
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*Manhattan, New York City.*

Hoyt, Theodore	Danbury	Lewis, Joseph W.	Bridgeport
Jones, John H.	New Haven	Saxe, John L.	Waterbury

*Massachusetts, Springfield, Mass.*

Bond, Albert H.	Hartford	Johnson, James L.	Springfield, Mass
Bronson, Casimir H.	Waterbury	Spalding, Fred E.	Providence, R. I.
Carpenter, Increase W.	Norwich		

*Metropolitan, New York City.*

Adams, Chas. C.	Hartford	Mack, Daniel	Bridgeport
Alling, Lewis	Hartford	Mattoon, C. J.	New Haven
Armstrong, Wm.	New Britain	Maybaum, William	Meriden
Baker, Wm.	Hartford	Mayer, Charles	New Haven
Bolt, William	New Haven	McAvoy, Peter	New Britain
Bullivant, Chas.	New Haven	McCabe, Owen	Hartford
Busher, H. W.	New Haven	McCarthy, J. P.	New Britain
Butler, John A.	Birmingham	Mitchell, Alfred	Waterbury
Byrnes, John	Waterbury	Moran, William H.	Middletown
Coleman, Martin	New Haven	Morris, J. F.	Meriden
Cooper, David A.	New Haven	Nesbitt, John H.	New Haven
Corbett, W. D.	New Britain	Norman, J. H.	New Haven
Costello, James	Rockville	O'Dwyer, Thomas	New Britain
Dean, Thomas A.	Waterbury	Owens, Edward	Bridgeport
Foley, Charles	Hartford	Page, Edward S.	Meriden
Foster, E. P.	Meriden	Paterson, Robert	New Haven
Gibbs, John	Bridgeport	Payne, F. C.	Hartford
Gilbert, Jas. M.	Bridgeport	Roper, James	Hartford
Glazebrook, James	New Haven	Routh, William	New Haven
Gorman, Richard	Norwich	Ryan, J. F.	Rockville
Groggins, W. H.	New Haven	Sager, Paul	Hartford
Grubb, Fred. J.	Norwich	Shea, M. J.	New London
Heath, Samuel	Hartford	Slocum, J. D.	Hartford
Higgins, Mehl C.	Norwich	Stapleton, John C.	New Haven
Hinkley, John B.	Norwich	Sullivan, D. J.	Bridgeport
Holbrook, Frank W.	Norwich	Sullivan, Frank	Norwich
Keegan, Jos. J.	Birmingham	Thorman, J. H.	New Haven
Landman, Marinus	Meriden	Turton, Job	Hartford
Leipnik, Joseph	Norwalk	Walsh, Edward T.	New Britain
Linton, E. W.	New Haven	Wilde, Jonathan	Bridgeport
Lynch, Jos. F.	Norwich	Wilde, Vincent	Bridgeport

*Mutual Benefit, Newark, N. J.*

Name.	Residence.	Name.	Residence.
Bartram, Ashbel E.	Bridgeport	Learned, Walter	New London
Callahan, Eugene A.	New Haven	Page, Benjamin	Meriden
Coit, George D.	Norwich	Treadwell, Levi P.	Danbury
Hall, James P.	Hartford		

*Mutual, New York.*

Allen, Henry J.	Torrington	McGrath, Franklin	Bridgeport
Bayliss, Chas. E.	Hartford	Mead, Melville	Darien
Bartlett, John N.	New Britain	Nichols, Horace	Bridgeport
Bassett, Homer F.	Waterbury	Nichols, John W.	New Haven
Bell, Harry	Stamford	Northend, Charles A.	New Britain
Bigelow, L. L.	Clintonville	Nichols, Walter R.	Branford
Camp, Alfred H.	Norwalk	Parsons, Henry S.	New Haven
Churchill, Asa H.	Meriden	Russell, Benjamin	Greenwich
Fuller, James E.	Norwich	Shipman, James	Rocky Hill
Harrington, Henry E.	Hartford	Story, James P.	Norwich
Hoyt, Theodore	Danbury	Sutton, George H.	New Haven
McDermot, John Y.	New Haven		

*Mutual Reserve Fund Life Association, New York City.*

Braddock, C. T.	New London	Pratt, C. S.	Naugatuck
Hockensmith, W. H.	Bridgeport	Williams, S. P.	Waterbury
Morse, John	New Haven	Stevens, N. B.	Hartford
Rogers, George W.	Meriden		

*New York, N. Y.*

Baldwin, H. W.	New York City	Hill, E. C.	New Haven
Bigelow & Stevens	Danbury	Hillard, E. A.	New London
Bliss, Chas. G.	Hartford	Learned, B. P.	Norwich
Disbrow, Wm. E.	Bridgeport	Peck, Wilbur J.	New Haven
Edgar, Thomas	New London	Thompson, G. E.	New Haven
Gurney, A. L.	New Haven		

*Northwestern Masonic Aid Association, Chicago, Ill.*

Anthony, Geo. W.	New Milford	Harrison, Reuben	North Haven
Avery, Amos W.	Greenwich	McConkey, H. S.	Stamford
Barnitz, McClintock R.	Brooklyn, N. Y.	Metzger, H. E.	New York City
Beecher, Thaddeus B.	Bridgeport	Parker, John F.	Norwich
Bowman, F. V.	Birmingham	Wilcox, R. M.	South Norwalk

*Northwestern, Milwaukee, Wis.*

Benedict, S. N.	Hartford	Makley, John F.	New York City
Bliss, Charles G.	New Haven	Mason, C. V.	Bristol
Cooke, Rollin H.	Winsted	Moody, Charles A.	Hartford
Darrow, E. E.	New Haven	Moody, L. W.	New Haven
Guilford, Timothy	Cheshire	Sharon, William F.	Bridgeport
Lyon, Louis H.	Bridgeport		

*Penn, Philadelphia, Penn.*

Butler, H. W., Enfield.

*Provident Savings, New York City.*

Tuite, Thomas F., Hartford.

*State, Worcester, Mass.*

Coolidge, Ellery Channing, New Haven.

*Union Central, Cincinnati, Ohio.*

Russell, W. C., Hartford.

*United Life and Accident Insurance Association, New York City.*

Name.	Residence.	Name.	Residence.
Gudebrod, G. H.	Middletown	Taft, Archibald W.	Canaan
Hoyt, Stephen B.	New Canaan	Wygant, J. A.	Bridgeport
Pixley, Mrs. Amelia E.	New Milford		

*United States Mutual Accident Association, New York City.*

Beecher, H. W.	New Haven	Lyon, L. H.	Bridgeport
Bronson, Casimir H.	Waterbury	McNeil, James	Stafford Springs
Buckley, W. T.	Danbury	Norton, Mills E.	West Winsted
Cowles, Frank	Hartford	Northend, Charles A.	New Britain
Isbell, E. E.	Branford	Tyler, Heman A.	Hartford
Laughna, W. O.	Bridgeport		

*United States, New York City.*

Holloway, Gideon E., New Haven.

*Vermont, Burlington, Vt.*

Smith, Wm. H., Plainville.

*Washington, New York.*

Jackson, Richard H.	Providence, R. I.	Williams, Harvey	Danbury
Johnson, C. G.	Meriden		

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State of Connecticut.

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L A W S

Relating to Insurance Companies.

FROM THE REVISION OF 1875,

AND AMENDED BY SUBSEQUENT ACTS TO (INCLUDING) 1886.

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[REVISION OF 1875.]

**General Provisions.**

COPIED FROM THE GENERAL STATUTES.

**PART IX.****INSURANCE COMMISSIONER.****SECTION**

1. Appointment.
2. General Duties.

**SECTION**

3. Fees.
4. Annual report to General Assembly.

**APPOINTMENT.**

Section 1. The Governor, with the advice and consent of the Senate, shall once in every three years appoint some suitable person, not a director, officer or agent of any insurance company, to be Insurance Commissioner, who shall, unless sooner removed by the Governor for cause, hold his office for three years, and until his successor is appointed and qualified. All vacancies shall be filled in the same manner for the unexpired term, except that any vacancy occurring while the Senate is not in session may be filled by the Governor till the next session of the General Assembly.

**GENERAL DUTIES.**

Sec. 2. Said commissioner shall have the powers and duties specified in chapter II of title XVII; shall see that all the laws respecting insurance companies are faithfully executed; may employ clerical aid; shall furnish to each of the insurance companies incorporated by this State, and to the attorneys of companies incorporated by other States and foreign governments, doing business in this State, printed forms of the statements required by law; shall pay over all fees which he may receive from insurance companies, to the treasurer; and may administer oaths in the discharge of his official duties.

**FEEES.**

Sec. 3. Said commissioner shall demand and receive the following fees from insurance companies: For receiving and filing annual reports, ten dollars; for valuation of policies of life insurance companies, one cent for each thousand dollars of life insurance valued; for filing any additional paper required by law, twenty-five cents; and for every certificate of valuation, copy of report, or certificate of condition of company to be filed in other States, five dollars.

Amended.  
See 1886.

## REPORT TO GENERAL ASSEMBLY.

Sec. 4. No insurance company shall be required to report to the General Assembly; but said commissioner shall annually submit a report thereto of his official acts, and of the condition of all insurance companies doing business in this State, with a condensed statement of their reports made to him, arranged in proper form for printing, together with a statement of the fees received by him from such companies, and paid by him to the treasurer.

## TIME WHEN HE SHALL MAKE HIS ANNUAL REPORT.

*Be it enacted, etc.,* That the provisions of an act entitled an act concerning the returns of the executive departments to the General Assembly, passed at the present session of the General Assembly, shall not apply to the reports of the Insurance Commissioner, required to be made by Section four, Part nine, Chapter one, Title three, of the general statutes.

Amendment  
approved June  
25, 1876. Chap-  
ter LXXVI.

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[REVISION OF 1875.]

## ASSESSMENT OF TAXES.

## SECTION

21. Returns of assessors of the names of stockholders, and value of stock.

## SECTION

22. Returns of property held in pledge.

## TITLE XII, CHAPTER I.

## RETURNS TO ASSESSORS

Sec. 21. The cashiers or secretaries of all corporations, whose stock is liable to taxation, shall, on or before the twelfth day of October, annually, inform the assessors of each town of the names of the stockholders residing therein, and the amount of stock owned by each, as exhibited by the books of said corporations, on the first day of said October, so far as the residence of such stockholders shall be known to such cashiers or secretaries, and its market value during the month of September next preceding; and any such cashier or secretary who shall neglect to furnish such information to the assessors of any town where said stock is liable to be taxed shall forfeit fifty dollars to such town; but putting a letter in the post-office containing such information, postage paid, addressed to the assessors of any town where such owner resides, shall be a compliance with the provisions of this section.

## RETURNS OF COLLATERAL SECURITY.

Sec. 22. The cashier of each bank and national banking association, the treasurer of each savings bank and the secretary of each corporation incorporated by the laws of this State, shall, upon the request of the assessors of any town, inform them of the name of any person therein who owns stock or bonds held by such corporation as collateral security for any indebtedness or liability, and the amount and description of such stock or bonds; and any such cashier, treasurer or secretary, who shall neglect to furnish such information to the assessors of any town where said stock or bonds are liable to be taxed, shall forfeit one hundred dollars to said town.

## SPECIAL TAXES ON CORPORATIONS.

Sec. 2. The cashier or secretary of each corporation, whose stock is liable to taxation, and not otherwise taxed by the provisions of this title, shall, on the first day of January, annually, or within ten days thereafter, deliver to the comptroller a sworn list of all its stockholders residing without this State on the said day, and the number and market values of the shares of stock therein, then belonging to each; and shall, on or before the twentieth day of January, annually, pay to the State one per cent. of such value; and if any such cashier or secretary shall neglect to comply with the provisions of this section, he shall forfeit to the State one hundred dollars, in addition to said one per cent. so required to be paid.

Title XII.  
Chapter V.  
Amendment  
approved June  
27, 1876.

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[ACTS OF 1875.]

## TAXATION OF MUTUAL FIRE INSURANCE COMPANIES.

## SECTION

1. Annual returns to comptroller by fire insurance companies.
2. Correction of returns by Board of Equalization.

## SECTION

3. Time and condition of paying taxes.
4. Penalty for neglect of duty.

## CHAPTER XIX.

## ANNUAL RETURNS TO COMPTROLLER.

Section 1. The secretary or treasurer of each fire insurance company chartered by this State, which does business in whole or in part upon the plan of mutual insurance, including every company whose policy-holders have a right to participate in its profits, shall, on or before the twentieth day of January, annually, render to the comptroller a sworn statement showing the total amount of its assets on the



preceding thirty-first day of December, and containing a detailed enumeration of such assets, and the market value thereof, the amount of premium notes held by it, and its ascertained and unpaid losses on that day, with the balance remaining after deducting from said total amount of unpaid losses, and the market value of any bonds owned by it which have been heretofore issued by this State, or by any town or city in this State, in aid of the construction of any railroad, and which, by the laws of this State, are exempt from taxation, and the premium notes held by it.

#### CORRECTION OF RETURNS BY BOARD OF EQUALIZATION.

Sec. 2. The board of equalization shall examine and correct all statements and returns made to the comptroller in pursuance of the foregoing section, and in case any such company shall not make the returns herein prescribed, said board shall, upon the best information it can obtain, make out within ten days after the time above limited for making such returns, the statement required to be made by such company, and such statement or returns so corrected or made out shall be conclusive as to the market value and amount of assets of said company.

#### TIME AND CONDITION OF PAYING TAXES.

Sec. 3. Each of such mutual fire insurance companies shall annually, on or before the thirtieth day of January, pay to the State, as a tax upon its corporate franchise, a sum equal to three-fourths of one per cent. upon the amount of the balance remaining as aforesaid; and said tax so paid shall be in lieu of all other taxes on the assets of said company, except upon real estate held by it, over and above what may be necessarily used by it in transacting its appropriate business.

#### PENALTY FOR NEGLECT OF DUTY.

Sec. 4. If any person whose duty it shall be to make such returns shall fail to do so within the time limited, he shall forfeit five thousand dollars to the State; and if any insurance company required by this statute to make any payment shall fail to do so within the time herein limited, it shall forfeit to the State twice the amount required for such payment.

Approved, June 24, 1875.

## RIGHTS OF MARRIED WOMEN.

Sec. 7. Any policy of life insurance expressed to be for the benefit of a married woman, or assigned to her, or in trust for her, shall inure to her separate use, or in the case of her decease before payment to the use of her children, or of her husband's children, as may be provided in such policy, provided that if the annual premium on such policy shall exceed three hundred dollars, the amount of such excess, with interest, shall inure to the benefit of the creditors of the person paying the premium; but if she shall die before the person insured, leaving no children of herself or husband, the policy shall become the property of the person who has paid the premiums, unless otherwise provided in such policy.

Title XIV,  
Chapter II,  
Revision of  
1875.

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[REVISION OF 1875.]

## TITLE XVII, CHAPTER I.

## PRIVATE CORPORATIONS—GENERAL PROVISIONS.

Sec. 21. No bank, savings bank, insurance company, or trust company, heretofore incorporated, shall change its location from one town to another, except by act of the General Assembly.

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[REVISION OF 1875.]

## TITLE XX, CHAPTER XII.

## QUI-TAM SUITS AND FORFEITURES.

Sec. 8. Every person who shall violate any law of this State relating to insurance companies organized under the laws of other States or foreign governments shall forfeit one hundred dollars.

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ACT OF 1879.

*Be it enacted by the Senate and House of Representatives in General Assembly convened:*

That part VII of title 17 of the revised statutes, relating to insurance companies, be and the same is hereby repealed; also, the acts of 1875, "relating to the winding up of life insurance companies," and "relating to the capital stock of fire insurance companies," and "relating to the taxation of the premiums received by insurance companies of other states and foreign governments," and "providing for the disposition of the assets of a life insurance company, and pro-

viding penalties for the unlawful retention or possession of its assets upon the repeal of its charter;" also, the acts of 1876 "relating to amalgamations, consolidations, and reinsurances by life insurance companies," and "relating to loans and investments by life insurance companies;" also, the acts of 1877 "to amend an act relating to insurance companies," and "conferring additional power upon the Insurance Commissioner of the State," and "relating to the valuation of life insurance policies;" also, the act of 1878 "to prevent the making and publication of false and deceptive statements in relation to the assets of fire insurance companies," be, and the same are hereby, repealed; *provided, however*, that, notwithstanding this repeal, said part VII and other acts hereby repealed shall be and remain in full force in relation to all past transactions to which they are applicable, and for the purpose of prosecuting to final judgment all violations of the provisions of said part and said other acts hereby repealed, and that the following provisions be and become a substitute for said part VII of title 17 of the revised statutes, and of the other acts hereby repealed, to wit:

## ARTICLE I.

### Fire, and Fire and Marine Insurance Companies.

SECTION	SECTION
1. Conditions of fire insurance to be stated in body of policy.	8. Mutual companies may issue short term policies and may insure personal property.
2. Limit of single risk.	9. Conditions as to fire and fire and marine insurance companies of other States.
3. Form of annual statement.	10. Conditions as to mutual fire and marine insurance companies of other States.
4. Shall give required information to the Commissioner.	11. Commissioner may examine insurance companies, and have unsound home companies wound up.
5. Reduction of capital stock.	
6. Original certificates may be called in and new certificates issued.	
7. Increase of capital stock.	

#### CONDITIONS IN BODY OF POLICY.

Section 1. In all policies of insurance against loss by fire, hereafter made by companies chartered by or doing business in this State, no conditions shall be valid unless stated in the body of the policy.

#### LIMIT OF SINGLE RISKS.

Sec. 2. No fire insurance company chartered by or doing business in this State shall expose itself to loss on any risk to an amount exceeding ten per cent. of its paid-up capital.

#### FORM OF ANNUAL STATEMENT.

Sec. 3. Every fire and every fire and marine insurance company chartered by or doing business in this State shall annually, in January, render to the Insurance Commissioner a report, signed and sworn



to by its president and secretary, of its condition on the thirty-first day of December next preceding, in the following form, namely: First, the amount of its capital stock. Second, its assets, specifying: (1) the value of its real estate; (2) the amount of its cash on hand and in bank, specifying where it is deposited; (3) the amount of cash in the hands of agents and in course of transmission; (4) the amount of loans secured by mortgages on which there shall be less than one year's interest due; (5) the amount of like loans with one year's interest or more due thereon; (6) the amount due on judgment; (7) the amount of its stocks and bonds, with the description of amount, number of shares, and the par and market value of each; (8) the amount of stocks and bonds held as collateral security for loans, with the amount loaned on each and the par and market value thereof; (9) the amount of assessments on stock or premium notes, paid or unpaid; (10) the amount of interest accrued and unpaid; (11) the amount of premium notes on hand on which policies are issued. Third, its liabilities, specifying: (1) the amount of losses due and unpaid; (2) the amount of unpaid losses not due; (3) the amount of claims for losses resisted by the company; (4) the amount of losses incurred during the year, including those claimed and not yet due, and those reported to the company upon which no action has been taken; (5) the amount of dividends due and unpaid; (6) the amount of dividends, either cash or scrip, not yet payable; (7) the amount of money borrowed, and security given for the payment thereof; (8) the amount of premiums received on all risks not terminated; (9) the amount required to reinsure all fire risks in force, computed at fifty per cent. of the gross amount of fire premiums (less return premiums and reinsurance) received on risks in force not perpetual, ninety-five per cent. of premiums on perpetual risks in force, and one hundred per cent. of the amount of ocean marine premiums received on risks in force; (10) the amount of all other claims against it. Fourth, its income during the preceding year, specifying: (1) the amount of cash premiums received; (2) the amount of notes received for premiums; (3) the amount of interest money received; (4) the amount of income received from other sources. Fifth, its expenditures during the preceding year, specifying: (1) the amount of losses paid, stating how much of the same accrued prior, and how much subsequent, to its preceding statement, and the amount at which such losses were estimated in such statement; (2) the amount of dividends paid; (3) the amount of expenses paid, including agents' commissions; (4) the amount paid in taxes; (5) the amount of all other expenditures.



#### INQUIRIES OF INSURANCE COMMISSIONER.

Sec. 4. The Insurance Commissioner may inquire of any fire or fire and marine insurance company doing business in this State, or of its secretary, in relation to its financial condition and management, and such inquiry shall be promptly answered.

#### REDUCTION OF CAPITAL STOCK.

Sec. 5. When the capital stock of any fire or marine insurance company shall be impaired, it may reduce it and the par value of its shares to such amount as shall be justified by its assets; but no part of its assets shall be distributed to its stockholders, and no reduction shall be made, except upon the vote of the stockholders, approved by at least two-thirds of the board of directors, and certified under the corporate seal, by the secretary, a copy of which shall be filed in the office of the secretary of this State.

#### CHANGE OF CERTIFICATES OF STOCK.

Sec. 6. The directors, after such reduction of capital, may require each stockholder to surrender his certificate, and in lieu thereof may issue a new certificate for such number of shares as he shall be entitled to.

#### INCREASE OF CAPITAL STOCK.

Sec. 7. Such company, after its capital shall be so reduced, may increase its capital stock to any amount not exceeding the amount authorized by its charter.

#### MUTUAL COMPANIES.

Sec. 8. Every mutual fire insurance company which shall approve this section, may issue policies for any time not exceeding five years, and may insure personal property upon such terms as shall be agreed upon by the parties.

#### COMPANIES OF OTHER STATES—HOW ADMITTED.

Sec. 9. No fire or fire and marine insurance company or association, incorporated by or organized under the laws of any other State of the United States shall, directly or indirectly, take risks, or transact any business of insurance in this State, unless possessed of at least one hundred and fifty thousand dollars cash capital, paid up and securely invested; and every such company shall deposit with the Insurance Commissioner a certified copy of its charter, and a statement, under oath, of its president, or vice-president and secretary, stating its name

and location and the other particulars required by the third section of this article; nor shall any person act as agent for any such company, directly or indirectly, taking risks, or transacting the business of fire insurance in this State, without procuring from the Insurance Commissioner a certificate of authority, stating that such company has complied with all the requisitions of this act, and giving the name of the attorney appointed to act for the company. Such certificate shall be dated April first, and shall continue in force for one year from its date, unless revoked for cause. Certificates issued to agents applying for admission to the State after the first day of April, in any year, shall continue in force until the first day of the April following, unless revoked as aforesaid; such a statement as is required by this section shall be made annually in January, and shall specify the amount of premiums received, and losses paid in this State, during the preceding year; and said commisisoner, on being satisfied that the capital, securities, and investments remain secure, shall furnish a renewal of his certificate.

See amend-  
ment, 1886.

#### MUTUAL COMPANIES OF OTHER STATES.

Sec. 10. Any mutual fire or fire and marine or mutual marine insurance company located in any other State of the United States, possessed of one hundred and fifty thousand dollars in cash or securely invested in available cash assets, may be admitted to take risks and transact business in this State; *provided*, it shall comply with all the other requirements of the laws of this State relating to companies of other States.

Amended.  
Sec 1886.

#### EXAMINATION OF INSURANCE COMPANIES.

Sec. 11. The Insurance Commissioner, either personally or by a committee appointed by him, consisting of one or more persons not directors, officers or agents of any fire or fire and marine insurance company doing business in this State, may at any time examine into the affairs of any fire or fire and marine insurance company incorporated by or doing business in this State. The officers or agents of such company shall exhibit its books to said commissioner or committee, and otherwise facilitate such examination; and the commissioner or committee may examine under oath the officers and agents of any such company in relation to its affairs; and said commissioner may publish the result of such investigation in one or more newspapers published in this State; but in relation to the affairs of any company incorporated by or organized under the laws of any other State of the United States, he may, in lieu of such investigation, accept the certificate of the Insurance Commissioner or Superintendent of such State as to its

condition. And whenever he shall ascertain that the assets of any fire or fire and marine insurance company incorporated by this State, after deducting for reinsurance, and its other proper liabilities, excepting capital, amount to less than three-fourths of its capital stock, if it have a stock capital, or in the case of a mutual company, if the assets, less unsettled claims, and other absolute liabilities, amount to less than three-fourths the sum requisite for reinsurance, he shall call upon it to make up such deficiency within such reasonable time as he shall fix, and on failure to comply with such requirement shall bring his petition to a judge of the Superior Court, praying for an injunction restraining said company from the further prosecution of the business of making or renewing insurances until said deficiency is made up; and if, upon a hearing before said judge, after such reasonable notice to such company as he may order, the allegations contained in such petition shall be found true, he shall issue such injunction.

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[1879.]

## ARTICLE II.

### Foreign Fire Insurance Companies.

#### SECTION

1. May do business in this State, on what conditions; policies not invalidated by war.
2. Copy of charter; deposit; statement of condition.
3. Amount of capital; how estimated; trustees must be approved by the Insurance Commissioner.
4. Trustees, how appointed and examined; recall of certificates.

#### SECTION

5. May not insure before complying with law and receiving license or certificate of authority.
6. May not take greater risks than home companies.
7. Fees for licenses, etc.
8. Agents, premium receipts and taxes thereon.

#### ON WHAT CONDITION MAY ENTER THIS STATE.

Section 1. No foreign insurance company shall take risks in this State unless it has a cash capital of two hundred thousand dollars, and shall have made a deposit with the treasurer of this State, or with the proper officer of some other State, of not less than two hundred thousand dollars in the bonds of this State, or of the States of New York or Massachusetts, or in bonds or public stocks of the United States, in trust for the benefit of its policy-holders in the United States; and no policy issued by such company to any citizen of this State shall be invalidated by the occurrence of hostilities between the government of the United States and the government under the laws of which it was organized.



## COPY OF CHARTER, ETC., TO BE DEPOSITED.

Sec. 2. Every foreign insurance company shall, before admission to do business in this State, furnish to the Insurance Commissioner a copy of its charter or articles of association, and of its last annual report made in the country where it was organized, and the certificate of the officer holding in trust said deposit of two hundred thousand dollars, stating the manner in which the same is invested and the purposes for which the same is held ; and it shall furnish annually to the Insurance Commissioner a statement of the condition of its affairs in the United States, in such form as he shall require.

## CAPITAL STOCK, HOW ESTIMATED. APPOINTMENT OF TRUSTEES.

Sec. 3. The capital of every such foreign insurance company shall, for all the purposes of the insurance laws of this State, be the aggregate value of its money or securities deposited as aforesaid, and all sums loaned on real estate security in any State in the United States, in conformity with the laws of such State providing for the investment of the assets of insurance companies therein, and all other assets in the United States in which fire insurance companies organized under the laws of this State may invest, *provided*, such real estate securities and assets shall be held in the United States, by trustees who are citizens of the United States, approved by the Insurance Commissioner, for the benefit of all its policy-holders and creditors in the United States, after making the same deduction from such aggregate value for losses and liabilities in the United States, and for premiums upon risks therein not expired, as is authorized or required by the laws of this State, or the regulations of its Insurance Department, with respect to fire insurance companies organized under the laws of this State.

## TRUSTEES—HOW APPOINTED.

Sec. 4. The trustees referred to in the third section of this article shall be appointed by the directors of such company, and a certified copy of the vote by which they are appointed, and of the deed of trust, shall be filed in the office of the Insurance Commissioner ; and he may examine such trustees or the agents of such company under oath, and its assets, books and accounts, in the same manner as he may examine the officers, agents, assets, books and accounts of any company authorized to do fire insurance business in this State.

## LICENSE—WHEN ISSUED.

Sec. 5. No foreign insurance company or agent or attorney thereof shall transact the business of fire insurance in this State until such company shall comply with the laws of this State relative to



foreign fire insurance companies, and receive a license or certificate of authority from the Insurance Commissioner.

#### LIMIT OF INSURANCE.

Sec. 6. No foreign insurance company shall insure against loss by fire or inland navigation, nor expose itself to any such loss by any one risk for any greater amount in proportion to its capital than companies organized under the laws of this State may do.

#### FEES FOR LICENSES, ETC.

Sec. 7. When such foreign insurance company shall have complied with the provisions of law relating to such companies, and the Insurance Commissioner is satisfied that it is solvent in the United States, he may issue to it a license to transact business in this State, upon the payment of thirty dollars for filing a certified copy of its charter or deed of settlement, and annual fees, as follows: license fee, fifty dollars; fee for filing statement, twenty dollars; and two dollars for each agent's certificate of authority.

#### PREMIUM RECEIPTS—TAX ON SAME.

Sec. 8. Each agent of any insurance company or association incorporated by or organized under the laws of any foreign government, which shall have received from the Insurance Commissioner a license to transact business in this State, shall return annually, on or before the tenth day of January, under oath, to said commissioner, the gross amount of premiums collected by him for the year previous; and shall annually, on or before the twentieth day of January, pay to the treasurer of the State a tax of two per cent. upon the amount of premiums so collected.

[1879.]

## ARTICLE III.

## Life Insurance Companies.

## SECTION

1. Annual statement.
2. Reinsurance reserve, how ascertained.
3. Dividends, how made.
4. Penalty for making dividends improperly.
5. Triennial examinations.
6. Examination of companies of other States.
7. Facilities for examination, to be afforded.
8. To receive certificates before issuing policies.
9. Returns of companies of other States; certificates and licenses.
10. Agents shall not issue policy without license.
11. When companies may be wound up; when they must be wound up.
12. Test of solvency; liabilities, how determined.
13. How assets shall be disposed of on repeal of charter; assets of the company to vest in the Commissioner.
14. Commissioner shall take immediate possession.
15. How claims shall be presented.

## SECTION

16. Net present value of policies, how ascertained.
17. How assets shall be distributed.
18. Penalty for refusing to deliver books and property to Commissioner.
19. Commissioner shall give bonds.
20. Life insurance companies may consolidate or amalgamate.
21. Conditions upon which it may be done.
22. Powers and duties of the commission constituted.
23. Compensation of part of the commission.
24. Penalty for violating the provisions of this Act relating to amalgamations.
25. Loans and investments, how made.
26. No personal benefits allowed to directors or officers.
27. Mortgages and stock collaterals alone permitted as security for loans.
28. What securities are prohibited.
29. Premium notes allowed.
30. Penalty for violating the provisions of this Act, relating to loans and investments.

## FORM OF ANNUAL STATEMENT.

Section 1. Every life insurance company chartered by this State shall, on or before the first day of March in each year, render to the Insurance Commissioner a report, signed and sworn to by its president and secretary, of its condition upon the preceding thirty-first day of December, which shall include a detailed statement of its assets and liabilities on that day; the amount and character of business transacted, moneys received and expended during the year; a descriptive list of all policies and contracts of insurance in force on that day; and such other information as the commissioner may deem necessary.

## REINSURANCE RESERVE—HOW ASCERTAINED.

Sec. 2. Upon receipt of such report, the commissioner shall make a valuation of the policies of each company, and ascertain the reinsurance reserve and surplus of every such company, computed upon the basis of the so-called "Actuaries' or Combined Experience Table of Mortality," with compound interest at *four* per cent. per annum; and also upon the basis of the so-called "American Experience Table of Mortality," with compound interest at *four and one-half* per cent. per annum; and he shall value only net premiums.

## DIVIDENDS—HOW MADE. REINSURANCE RESERVE.

Sec. 3. Payments in the form of dividends, or otherwise, shall not be made to its stockholders by any life insurance company organized under the laws of this State, unless its assets exceed, to the amount of such payment, the amount of its paid-up capital stock and all its liabilities, including its reinsurance reserve, computed upon the basis of the so-called "Actuaries' or Combined Experience Table of Mortality," with compound interest at *four* per cent. per annum; and no payments shall be made to the policy-holders of any such company except for matured claims, and in the purchase of surrendered policies, unless its assets exceed, to the amount of such payments, its liabilities, including its reinsurance reserve, computed as above, in this section provided; but for all other purposes the reinsurance reserve of every such company shall be computed upon the basis of the so-called "American Experience Table of Mortality," with interest at *four and one-half* per cent. per annum.

## PENALTY FOR VIOLATING THIS LAW.

Sec. 4. Any officer or director of any such company who votes or assents to any payment either to stockholders or policy-holders in violation of any of the provisions of the preceding section, shall forfeit to this State the sum of five thousand dollars, to be recovered in any proper action brought in the name of the treasurer of this State.

## TRIENNIAL EXAMINATIONS.

Sec. 5. The Insurance Commissioner shall, at least once in three years, visit each life insurance company incorporated by this State, thoroughly examine its financial condition, and ascertain whether it has complied with all the provisions of law.

## EXAMINATION OF COMPANIES OF OTHER STATES.

Sec. 6. He shall in like manner examine any life insurance company not incorporated by this State, but doing business therein, whenever he has reason to doubt its solvency, and may employ such assistants as may be necessary in making the examination; and all the expenses of an examination without the State shall be borne by the company examined.

## ACCESS TO BOOKS AND PAPERS.

Sec. 7. For such purpose the commissioner shall have free access to all books and papers of any life insurance company doing business

in this State, and may examine, under oath, its officers and agents, relative to its condition; and if any company not incorporated by this State, or its officers or agents, refuse to submit to such examination, or to comply with any provision of this article, the authority of such company to do business in this State shall be revoked.

#### WHEN NEW COMPANY MAY ISSUE POLICIES.

Sec. 8. No life insurance company hereafter incorporated by this State shall issue policies until, upon examination by the commissioner, it shall have been found to have complied with the laws thereof, nor until he shall have issued his certificate setting forth such fact, and authorizing such company to issue policies.

#### COMPANIES OF OTHER STATES—HOW ADMITTED.

Sec. 9. Any life insurance company organized out of this State, before being admitted to do business in this State, and on or before the first day of March annually, shall furnish to the Insurance Commissioner a certificate of the proper officers of the government by whose authority it was organized, setting forth a full copy of its report of its condition on the preceding thirty-first day of December, a valuation of its policies by said officers by a standard equivalent to that provided in the second and third sections of this article, and that it has complied with the laws of such government, and is authorized to transact business therein. If said commissioner be satisfied with said certificate, and if said company shall have complied with all other provisions of law, he shall thereupon issue his license to it to transact business in this State for one year from the first day of April following; but no such license shall be issued unless such certificate is furnished, nor unless such government shall license life insurance companies incorporated by this State to transact business therein, upon a similar certificate from the Insurance Commissioner, until such company makes the report required from companies incorporated by this State, and until a valuation of its policies shall have been made by the commissioner.

See amendment, 1886.

#### POLICIES SHALL NOT BE ISSUED WITHOUT LICENSE.

Sec. 10. No person shall issue or deliver in this State any policy or contract of insurance of such life insurance company, which is without a license, or after the revocation of its license.



## WHEN COMPANIES MAY BE DISSOLVED.

Sec. 11. If the Insurance Commissioner shall at any time find from any report, examination, or otherwise, that the assets of any life insurance company incorporated by this State are less than its liabilities, or if such company shall fail to comply with any of the requirements of the law, he may notify it to cease the issue of new policies or the payment of dividends to stockholders and policy-holders, or both, until the deficiency be made good or the law complied with; and he may, and if it appear to him that the assets of such company are less than three-fourths of its liabilities, he shall, bring his petition to the Superior Court of the county in which the principal office of such company is located, if in session, and if not, to a judge of the Supreme Court of Errors, praying for the appointment of a receiver, and that the charter of such company may be annulled; and said court or judge shall forthwith issue a citation to such company to appear at a day and place to be named therein, and answer to said petition; and if upon the hearing of said petition said court or judge shall find the assets of such company to be less than its liabilities, said court or judge may, and if the assets are found to be less than three-fourths of the liabilities shall, appoint some disinterested person or persons to be receiver or receivers of such company; and said court or judge may provide the mode of proving claims against such company, and appoint a committee to hear and decide upon them, and may limit and extend the time for the presentation of such claims, and may make all necessary orders in reference to the delivery to and possession by such receiver of the assets and property of such company, and the sale and conveyance of the same by him, and may direct the application of the avails of such assets and property equitably in satisfaction of the claims proved against such company, and the payment of the present value of its outstanding policies to policy-holders, either in whole or in part, or to the reinsurance of its outstanding policies in some solvent company; and said court or judge shall annul the charter and decree the dissolution of such company, and may make all other orders and decrees necessary and proper in reference to winding up the affairs of such company and the disposition of its property.

## LIABILITIES—HOW ASCERTAINED.

Sec. 12. The liabilities of any such company, for all the purposes of the proceedings mentioned in the preceding section, shall include the net present value of the policies of such company, or reinsurance reserve, ascertained as now required by law.

## ON REPEAL OF CHARTER, DUTY OF COMMISSIONER.

Sec. 13. Whenever the charter of any life insurance company of this State shall be repealed, all the assets of such company shall vest in fee simple and absolutely in the Insurance Commissioner of this State and his successors in office, who shall hold and dispose of the same for the use and benefit of the creditors and policy-holders of such company, and such other persons as may be interested in such assets.

## COMMISSIONER SHALL TAKE POSSESSION.

Sec. 14. The Insurance Commissioner shall take immediate possession of the assets, books and papers, and collect the debts and claims due such company; he shall sell and dispose of the real estate and other property of such company, and may execute in his own name, as Insurance Commissioner, all necessary and proper conveyances of the same; he may also in his own name, as Insurance Commissioner, maintain and defend all actions at law or in equity, relating to such company, its assets and business.

## HOW CLAIMS SHALL BE PRESENTED.

Sec. 15. The Superior Court for the county in which the principal office of such company is located, upon the application of the Insurance Commissioner, shall limit and may extend the time for the presentation of claims against such company, and notice thereof shall be given in such manner as said court shall direct; and any creditor neglecting to present his claim within the time so limited shall be debarred of all right to share in the assets of such company. Said court shall appoint not more than three disinterested persons as commissioners to receive and decide upon the claims presented against such company, who shall give notice of the times and places of their meetings for that purpose, in such manner as said court shall prescribe; and within one month after the expiration of the time so limited shall file with the clerk of said court a list of the claims presented to them, specifying those allowed and those disallowed.

## VALUE OF POLICIES—HOW ASCERTAINED.

Sec. 16. The Insurance Commissioner shall ascertain the net present value of each policy in force in such company at the time of the repeal of its charter, and for that purpose shall use the "Actuaries' or Combined Experience Table of Mortality," with four per cent. compound interest; and he shall file with the clerk of said court a certificate showing the net present value of each of said policies, and such net present value shall be the surrender value of each of said policies.

## DISTRIBUTION OF ASSETS.

Sec. 17. The Insurance Commissioner, under the direction of said court, shall apply the sums realized from the assets of such company, first to the payment of all the expenses of closing the business and disposing of the assets of such company; secondly, to the payment of all lawful taxes and debts due to the State and the United States; thirdly, to the payment of the debts and claims allowed against such company and the surrender value of its policies, in proportion to their respective amounts; and lastly, any sums remaining in the hands of the Insurance Commissioner after the payments have been made in full as herein provided, shall be disposed of in such manner as said court shall order and direct. And said court may make all orders and decrees necessary and proper in reference to the title, possession, disposition, and distribution of said assets, and the allowance and satisfaction of claims against such company, and in any other matter relating to its affairs and business.

## PENALTY FOR REFUSING TO DELIVER UP BOOKS, PAPERS, ETC.

Sec. 18. Whenever by this act or by any other law of this State, general or special, the Insurance Commissioner is authorized or required to take possession of the assets of any life insurance company, any person who shall neglect or refuse to deliver to said commissioner, on demand, any books, papers, evidence of title or debt, or any property belonging to any such company in his possession or under his control, shall be punished by a fine of not more than ten thousand dollars, or by imprisonment in the county jail for a term not exceeding three years, or by such fine and imprisonment both.

## COMMISSIONERS SHALL GIVE BONDS.

Sec. 19. Before the Insurance Commissioner shall take possession of any of the books, papers, or assets of any life insurance company in accordance with the provisions of this act, or of any other act, general or special, he shall give bonds for the faithful discharge of his duties, in such sums and upon such conditions as may be required by the chief judge of the Supreme Court of Errors, and to the satisfaction of said judge.

## AMALGAMATION OF COMPANIES.

Sec. 20. No life insurance company, incorporated by or organized under the laws of this State, shall consolidate or amalgamate with any other company, or reinsure its risks, or any part thereof, with any other company, or assume or reinsure the whole or any portion of



the risks of any other company except as hereinafter provided; but nothing herein contained shall prevent any life insurance company from reinsuring a fractional part, not exceeding one-half, of any single risk.

#### MODE OF AMALGAMATION—APPOINTMENT OF COMMISSION.

Sec. 21. Whenever any life insurance company shall propose to amalgamate or consolidate with any other company, or enter into any contract of reinsurance, it shall bring its petition to the Insurance Commissioner of this State, setting forth the terms and conditions of such proposed amalgamation, consolidation, or reinsurance, and praying for the approval thereof. The Insurance Commissioner shall thereupon issue an order of notice, requiring notice to be given by mail to the policy-holders of such company, of the pendency of such petition and the time and place at which the same will be heard, and by publication of said order of notice and said petition in a daily newspaper, designated by said Commissioner, and published in each of the cities of Hartford, New Haven, and New York, for at least three weeks before the time appointed for the hearing upon said petition. The Commissioner shall request the assistance of the Insurance Commissioners or Superintendents of two other States as experts, who, with the Insurance Commissioner of this State, shall form a commission to hear said petition. At the time and place fixed in said notice, or at such time and place as shall be fixed by adjournment, said commission shall proceed with said hearing. The attendance of witnesses before said commission may be compelled by subpoena issued by any competent authority; and if any person shall refuse to appear before said commission in obedience to any subpoena served upon him, any justice of the peace, on application of said commission, may issue a *capias* to bring such person before them. Any policy-holder or stockholder of the company or companies may appear before said commission and be heard in reference to said petition.

#### POWERS AND DUTIES OF COMMISSION.

Sec. 22. Said commission, if satisfied that the interests of the policy-holders of such company or companies are properly protected, and that no reasonable objection exists thereto, may approve and authorize the proposed amalgamation, consolidation, or reinsurance: and said commission may make such order with reference to the distribution and disposition of the surplus assets of any such company, thereafter remaining, as shall be just and equitable. Such amalgamation, consolidation, or reinsurance shall only be approved by the consent of all the members of said commission, and it shall be the



duty of said commission to guard the interests of the policy-holders of any such company or companies proposing to amalgamate, consolidate, or reinsure.

#### COMPENSATION OF COMMISSION.

Sec. 23. Compensation of the Commissioners or Superintendents of other States, acting under the provisions of this act, shall be twenty-five dollars a day for the time they are actually employed, to be paid, together with the expenses and costs incident to said hearing, by the company or companies bringing said petition.

#### PENALTY FOR VIOLATING LAW.

Sec. 24. Any officer, director, or stockholder of any life insurance company violating or consenting to the violation of the four preceding sections shall be punished by a fine not less than ten thousand dollars, and by imprisonment in the common jail not less than one year.

#### LOANS AND INVESTMENTS, HOW MADE.

Sec. 25. No loan or investment shall be made by any life insurance company of this State without the unanimous approval of its finance or executive committee, or the approval of a majority of the directors of such company present at any meeting of such directors, and the name of every director approving or disapproving any loan or investment so made shall be entered upon the records of the company.

#### PERSONAL BENEFIT OF DIRECTORS AND OFFICERS.

Sec. 26. No director or officer of a life insurance company shall receive any money or valuable thing for negotiating, procuring, or recommending any loan from such company, or for selling or aiding in the sale of any stocks or securities to or by such company.

#### PREMIUM NOTES NOT PROHIBITED.

Sec. 29. This act shall not prevent any company from taking premium notes, or giving credit for part of its premiums, in accordance with its usual course of business.

#### PENALTY FOR VIOLATING THE ACT RELATING TO LOANS.

Sec. 30. Any officer or director of a life insurance company consenting to a loan or investment in willful violation of the provisions of the five preceding sections, shall be personally liable to the company for any loss which may be sustained by such investment or loan, to be recovered by an action brought by the Insurance Commissioner of this State, on complaint of any policy-holder or stockholder in the company suffering thereby.

[1879.]

## ARTICLE IV.

## General Provisions.

## SECTION

1. Companies of other States or nations to appoint Insurance Commissioner for attorney.
2. Revocation of licenses.
3. How companies may consolidate.
4. Value of stock of original companies, how ascertained.
5. Capital of consolidated company.
6. Certificates of consolidation.
7. Premium notes, when subject to set off; mutual insurance, how conducted.
8. Suits against companies, not to be limited to less than one year.
9. Reciprocal obligations of companies of other States and foreign countries.
10. Treasurer may receive and hold securities.
11. Treasurer may make annual examination of securities.
12. Fees of treasurer for such service.

## SECTION

13. Securities, how withdrawn.
14. Substitution of other bonds and requirements as to future deposits.
15. Agents of companies of other States, not to act till laws complied with.
16. False returns and false entries; penalty for making.
17. Reciprocal taxation and fees.
18. Returns of premium receipts; tax on same.
19. False statements of fire insurance companies.
20. Advertisements shall correspond with verified statements.
21. Penalty for making false statements.
22. The term agent defined.
23. Proxies confined to one use.
24. All forms of insurance come, under this law.
25. Penalty for violation of law.

## AN ACT RELATING TO SERVICE OF PROCESS UPON INSURANCE COMPANIES OF OTHER STATES.

*Be it enacted by the Senate and House of Representatives in General Assembly convened:*

Section 1. No insurance company or association, organized under the laws of any other State or foreign country, shall directly or indirectly issue policies, take risks, or transact business in this State, until it shall have first appointed in writing the Insurance Commissioner of this State to be the true and lawful attorney of such company or association in and for this State, upon whom all lawful process, in any action or proceeding against the company, may be served with the same effect as if the company existed in this State. Said power of attorney shall stipulate and agree on the part of the company that any lawful process against the company which is served on said attorney shall be of the same legal force and validity as if served on the company, and that the authority shall continue in force so long as any liability remains outstanding against the company in this State. A certificate of such appointment, duly certified and authenticated, shall be filed in the office of the Insurance Commissioner, and copies certified by him shall be deemed sufficient evidence. Service upon such attorney shall be deemed sufficient service upon the principal.

Amendment  
approved  
April 12, 1882.

See amend-  
ment, Feb. 27,  
1884.

Sec. 2. Whenever lawful process against an insurance company shall be served upon the Insurance Commissioner, he shall forthwith forward a copy of the process served on him, by mail, post-paid, and directed to the secretary of the company, or in the case of companies of foreign countries, to the resident manager, if any, in this country. For each copy of process, the commissioner shall collect the sum of two dollars, which shall be paid by the plaintiff at the time of such service, the same to be recovered by him as part of the taxable costs, if he prevails in the suit.

Sec. 3. All acts and parts of acts inconsistent herewith are hereby repealed, but this repeal shall not affect any liability already incurred under said acts, or the remedies for recovering or enforcing the same. All attorneyships now in force shall continue in full force and effect until a new appointment is made and filed as provided in the first section of this act.

#### REVOCATION OF LICENSE.

Sec. 2. When the Insurance Commissioner shall find that any insurance company not incorporated by this State is unsound, estimated in the manner prescribed in the eleventh section of article 1 of this act, he shall revoke its license, and cause notice thereof to be published in two daily newspapers, printed one in Hartford and one in New Haven, at least one week; and he may reissue such license when he shall be satisfied of its soundness; and no agent of such company shall, after the first publication of such notice, issue or renew any policy of insurance in its behalf.

#### HOW COMPANIES MAY CONSOLIDATE.

Sec. 3. When the stockholders of any fire insurance company shall vote to consolidate with any other similar company, and the stockholders of both companies shall agree to such consolidation, and determine under which corporate organization and name their business shall be conducted, they shall be consolidated under the corporate organization and name thus chosen, and thereupon all rights and property of both of said companies shall become the property of the corporation composed of such companies, and said last-named corporation shall be liable for the outstanding obligations of such companies.

#### VALUATION OF ORIGINAL STOCK.

Sec. 4. Upon such consolidation, the value of each share of the capital stock of each of them shall be ascertained through a valuation of all its assets and liabilities at the time of such consolidation, and new shares (and, when necessary, parts of shares) of the consolidated



company shall be apportioned to each stockholder, equal to the value of his shares in either of the original companies ; and such shares so apportioned shall be substituted for the shares in such companies ; and all certificates of shares in said original companies shall be surrendered when the new certificates shall be issued.

#### LIMIT OF CAPITAL STOCK.

Sec. 5. The capital stock of the consolidated company shall not exceed the aggregate authorized capital of the original companies.

#### CERTIFICATE OF CONSOLIDATION.

Sec. 6. The president and directors of such consolidated company shall, within thirty days after such consolidation, file a certificate in the office of the Secretary of State, stating such consolidation, and the name and charter adopted.

#### PREMIUM NOTES OF MUTUAL COMPANIES.

Sec. 7. When any inhabitant of this State shall effect insurance in any fire insurance company, and give a premium note, the policy and note shall constitute one contract, and every equitable claim of the maker thereof upon said company may be set off against said note in the hands of a third party; and when any such company becomes insolvent, the maker shall be liable on said note for only the equitable proportion thereof, for such part of the term of insurance as said company continued solvent ; and if the insolvency occurs within sixty days after its date, said note shall be void, except for any amount for which the maker may have a claim on said company. All mutual fire insurance companies (except those otherwise authorized by their charters) shall take premium notes for the obligations of the assured ; and assessments shall be for losses only, and upon said notes, and when paid shall be in payment, in whole or in part, as the case may be, of such notes.

#### LIMIT OF TIME FOR BRINGING SUITS.

Sec. 8. No insurance company shall limit the term within which any suit shall be brought against it to a period less than one year from the time when the loss insured against shall occur.

#### RECIPROCAL OBLIGATIONS.

Sec. 9. When any other State shall impose any obligation upon insurance companies of this State or their agents transacting business in such other State, the like obligations are hereby imposed upon



similar companies of such other State and their agents transacting business in this State; and such companies of other States, and their agents, shall pay all penalties to, and make deposits with, the State treasurer.

#### TREASURER TO HOLD SECURITIES.

Sec. 10. When any State shall require insurance companies of other States to deposit with some officer of such other State securities in trust for policy-holders of such companies as a prerequisite to their transacting business in such State, the treasurer of this State may receive from any insurance company of this State the securities required by the laws of such other States on deposit, and hold the same in trust for the policy-holders of such company; but it may collect and receive the interest and dividends thereon, and withdraw them on depositing with the said treasurer other securities of like character and value. The treasurer shall issue a certificate, under seal, of such deposits for each State which shall require the same, which shall state the items and amount of securities thus deposited, and that he is satisfied that they are of the market value represented therein; but no securities shall be estimated above the par value of the same, nor shall any such securities be withdrawn except as provided in this section.

#### TREASURER TO EXAMINE SECURITIES.

Sec. 11. An examination shall be annually made by the treasurer of the securities held by him in trust, as aforesaid, from each insurance company; and if it shall appear at any time that they amount to less than the sum required for the purposes for which such deposit was made, he shall notify said company thereof, and, unless the deficiency is made up within thirty days, shall countermand all the certificates he may have issued to said company under the preceding section, and give notice thereof to the officers of the States to whom said certificates may have been transmitted, and publish said notice in one newspaper printed in Hartford and one printed in New Haven, for three weeks successively.

#### FEES OF TREASURER

Sec. 12. Each insurance company so depositing securities with the treasurer shall pay him twenty-five dollars annually in lieu of all fees for such services, except in cases where it shall be necessary to make an examination out of his office; for each of which such special examinations and appraisals he shall be paid by the company in whose behalf the service is performed ten dollars and his actual traveling expenses, in lieu of other fees.

## SECURITIES—HOW WITHDRAWN.

Sec. 13. When said company shall have caused all its unexpired policies to be paid, canceled or reinsured, and all its liabilities under such policies thereby to be extinguished, or to be assumed by some other responsible company having a similar deposit with said treasurer, he shall, on application of such company, verified by the oath of its president or secretary, and on being satisfied, by an examination of its books and of its officers under oath, that all its policies are so paid, canceled, extinguished, or reinsured, deliver up to it such securities.

## SUBSTITUTION OF SECURITIES.

Sec. 14. [Repealed in 1884.]

## AGENTS MUST COMPLY WITH THE LAWS.

Sec. 15. No person shall, in this State, act as agent of any insurance company or association, organized under the laws of any other State, until he shall have in all respects complied with the laws of this State.

## PENALTY FOR MAKING FALSE REPORTS, ETC.

Sec. 16. Every person who shall, upon oath or affirmation legally administered to him, willfully and corruptly make false report or testify or affirm falsely to any material fact in any matter wherein an oath or affirmation is by this act required or authorized, shall be imprisoned in the State prison not less than one nor more than three years. And every person who shall make any false entry or memorandum upon any of the books or papers of any insurance company, with intent to deceive, shall be imprisoned in the state prison not less than one nor more than three years.

## RECIPROCAL TAXATION AND FEES.

Sec. 17. Every insurance company or association incorporated by or organized under the laws of any other State, and admitted to transact business in this State, and each agent of every such insurance company, shall pay the same fees and taxes to the treasurer of this State as are imposed by such other State upon any similar insurance companies incorporated by or organized under the laws of this State, or upon the agents of any such companies transacting business in such other State.

## PREMIUM RECEIPTS—HOW TAXED.

Sec. 18. Every agent of any such insurance company admitted to transact business in this State shall return annually, on or before the

tenth day of January, under oath, to the Insurance Commissioner, the gross amount of premiums collected by him for the year previous ; and upon receiving from said commissioner a certificate of the acceptance of said return and of the amount of tax due thereon, shall pay the same to the treasurer of the State, on or before the twentieth day of January annually ; and every such agent and every agent of a foreign insurance company shall retain from the premiums collected by him the tax due or to become due thereon.

#### FALSE STATEMENTS OF COMPANIES PROHIBITED.

Sec. 19. No company, corporation, or association authorized to transact the business of fire insurance within this State shall state or represent, either by advertisement in any newspaper, magazine, or periodical, or by any sign, circular, card, policy of insurance, or certificate of renewal thereof, any funds or assets to be in its possession not actually possessed by it, and available for the payment of losses by fire and held for the protection of holders of their policies of fire insurance. The advertising of subscribed capital not actually paid up in cash shall be construed as a violation of the provisions of this act.

#### ADVERTISEMENTS MUST CORRESPOND WITH OFFICIAL STATEMENTS.

Sec. 20. Every advertisement or public announcement, and every circular or card hereafter made or issued by any company, corporation, or association, authorized to transact the business of fire insurance within this State, which shall purport to make known the financial standing of any such company, corporation, or association, shall, in all particulars which it purports to give correspond with the last-preceding verified statement made by said company, corporation, or association, to the insurance department of this State.

#### PENALTY FOR MAKING FALSE STATEMENTS.

Sec. 21. Every person or corporation violating any provision of the two preceding sections of this act shall, for the first offense, forfeit and pay to this State five hundred dollars ; and for every subsequent violation of any provision of such sections, shall forfeit and pay to the State one thousand dollars.

#### THE TERM AGENT DEFINED.

Sec. 22. The term agent or agents used in this act shall include an acknowledged agent or surveyor, and any person or persons who shall in any manner aid in transacting the business of an insurance company.



## PROXIES LIMITED TO ONE USE.

Sec. 23. No power of attorney to vote at any meeting of any life insurance company shall be used at more than one meeting of such corporation.

## ALL FORMS OF INSURANCE SUBJECT TO THIS ACT.

Sec. 24. The provisions of this act shall be applicable to all forms of insurance and to all insurance companies, associations, corporations, partnerships, individuals, or association of individuals, doing or attempting to do business under any charter, compact, or agreement making a guaranty, contract, or pledge of insurance; and to all chartered mutual benefit companies, so far as the nature of the business of the same may admit. But the provisions of section two, article three, of this act shall not apply to policies or certificates in which the amount of insurance or benefit is determined by an assessment collected from the surviving and associated holders of like policies or certificates, and not by a guaranty or pledge of insurance irrespective of the amount thus collected; *provided*, that any amount collected upon such assessments, until expended for the purpose for which it was collected, shall be charged as a liability against the company or association holding the same.

Amendment.  
1880 and 1882.

## PENALTY FOR VIOLATION OF LAW.

Sec. 25. Every person or corporation violating any provision of this act, for which no other penalty is provided or provision made, shall be fined not less than one hundred dollars nor more than five hundred dollars.

Approved, March 27, 1879.

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[Acts Passed January Session, 1881.]

## CHAPTER XVII.

## AN ACT AMENDING AN ACT RELATING TO INSURANCE COMPANIES.

*Be it enacted by the Senate and House of Representatives in General Assembly convened:* Section 1. No portion of the capital, assets, or income of any life insurance company of this State shall hereafter be used in the purchase of the stocks or bonds of any mining or manufacturing company in any event, nor in the purchase of the stocks or bonds of any other private corporation upon which last-mentioned stocks a regular dividend shall have been passed, or upon which last-mentioned bonds a regular interest payment shall have been defaulted at any time within three years prior to such investment; *provided*, that no investment shall be made by said companies in any of the



stocks or bonds last above referred to which have not been issued for the space of three years prior to such investment, or which have not a market value equal to the par value thereof, unless the written approval by the Insurance Commissioner of such investment shall first have been obtained. And no loan shall be made by any such company upon the security of the stock of any mining company. And no loan shall be made by any such company upon the security of the stock of any manufacturing company unless the same shall be accompanied by the individual guarantee of some responsible party or parties, or by other collateral security of equal value to the amount of the sum loaned.

Sec. 2. Section twenty-eight of article three of "An Act relating to Insurance Companies," being chapter sixty-three of the public acts of 1879, which reads as follows: "Section 28. No portion of the capital, assets, or income of such company shall hereafter be used in the purchase of the stocks or bonds of any mining or manufacturing company or of any other private corporation, unless the market value of the stocks or bonds of such other private corporation shall be equal to the par value thereof, and upon which dividends or interest shall have been regularly paid for three years prior to such investment or loan; nor shall any loan be made by any such company upon any securities, the purchase of which by it is by this act prohibited," is hereby repealed; *provided, however*, that said section hereby repealed shall remain in full force as to all past transactions and for the purpose of prosecuting to final judgment all violations of it.

Sec. 3. Any officer or director of a life insurance company consenting to a loan or investment, in willful violation of the provisions of this act, shall be personally liable to the company for any loss which may be sustained by reason of such investment or loan, to be recovered by an action brought by the Insurance Commissioner of this State on complaint of any policy-holder or stockholder in the company suffering thereby.

Sec. 4. This act shall take effect from its passage.

Approved, March 9, 1881.

## CHAPTER XXV.

### AN ACT AMENDING AN ACT RELATING TO INSURANCE COMPANIES.

*Be it enacted by the Senate and House of Representatives in General Assembly convened:* Section 1. That section twenty-seven, article third, chapter sixty-three of the public acts of 1879, approved March twenty-seventh, 1879, which provides that "no loan shall hereafter be

made of the capital, assets, or income, or any portion thereof, of any life insurance company incorporated by, or organized under, the laws of this State, unless such loan shall be secured by mortgage of unencumbered real estate, worth at least double the amount loaned thereon; or by pledge of bonds or stocks as collateral having a market value at least twenty-five per cent. in excess of the amount loaned thereon," be, and hereby is, amended by adding after the last word of said section the following, viz.: *provided, however*, that such life insurance company may make such loan upon pledge of United States Government bonds and bonds of the State of Connecticut, at par, so that the same, when amended, shall read as follows, viz.:

"No loan shall hereafter be made of the capital, assets, or income, or any portion thereof of any life insurance company incorporated by, or organized under, the laws of this State, unless such loan shall be secured by mortgage of unencumbered real estate worth at least double the amount loaned thereon; or by pledge of bonds or stocks as collateral, having a market value at least twenty-five per cent. in excess of the amount loaned thereon; *provided, however*, that such life insurance company may make such loans upon pledge of United States Government bonds, and bonds of the State of Connecticut, at par."

Sec. 2. Any officer or director of a life insurance company consenting to a loan or investment in willful violation of the provisions of this act shall be personally liable to the company for any loss which may be sustained by an investment or loan, to be recovered by an action brought by the Insurance Commissioner of this State, on complaint of any policy-holder or stockholder of the company suffering thereby.

Sec. 3. This act shall take effect from its passage.

Approved, March 16, 1881.

## TAXATION OF MUTUAL LIFE INSURANCE COMPANIES.

### CHAPTER XLIX.

#### SECTION

1. Annual returns to comptroller by life insurance companies.
2. Correction of returns by Board of Equalization.

#### SECTION

3. Time and conditions of paying taxes.
4. Penalty for neglect of duty.

#### ANNUAL RETURNS TO COMPTROLLER.

Section 1. The secretary or treasurer of every life insurance company chartered by this State, and doing business in whole or in part upon the plan of mutual insurance, including all companies

whose policy-holders have a right to participate in its profits, shall, on or before the fifteenth day of February, annually, render to the comptroller a sworn statement of the total amount of its assets on the preceding thirty-first day of December, with a detailed enumeration of such assets and the market value thereof, the amount of premium notes held by it, its ascertained and unpaid losses on that day, and if said company be also in part a stock company, the stock whereof is by law taxable, the market value of the assets belonging to the stock department of said company.

#### CORRECTION OF RETURNS BY BOARD OF EQUALIZATION.

Sec. 2. The board of equalization shall examine and correct all statements and returns made to the comptroller in pursuance of the foregoing section, and in case any such company shall not make the return herein prescribed, said board shall, upon the best information it can obtain, make out, within ten days after the time above limited for making such returns, the statement required to be made by such company, and such statement or return so corrected, or made out, shall be conclusive as to the market value and amount of the assets of said company.

Sec. 3. Every such insurance company shall, on or before the twenty-fifth day of February, A. D. 1882, pay to the State, as a tax on its corporate franchise, a sum equal to three-eighths of one per cent., and on or before the twenty-fifth day of February, 1883, a sum equal to three-tenths of one per cent., and annually thereafter, on or before the twenty-fifth day of February, a sum equal to one-fourth of one per cent. on the total amount of its premium notes, and on the market value of all its other assets, deducting, however, the amount of its ascertained and unpaid losses, the market value of its real estate liable to taxation in this State, the market value of any bonds owned by it which have been heretofore issued by this State or by any town or city in this State in aid of the construction of any railroad, and which, by the laws of this State, are exempt from taxation, and if said company be in part a stock company, the stock whereof by law is otherwise liable to taxation, the market value of the assets belonging to its stock department; and said tax so paid shall be in lieu of all other taxes on the assets of said company, except on its taxable stock and on real estate held by it, over and above what may be necessarily used by it in transacting its appropriate business.



## PENALTY FOR NEGLECT OF DUTY.

Sec. 4. If any person whose duty it shall be to make such returns shall fail to do so within the time limited, he shall forfeit five thousand dollars to the State ; and if any insurance company required by this statute to make any payment fail to do so within the time herein limited, it shall forfeit to the State twice the amount required for such payment.

Approved, April 1, 1881. \_\_\_\_\_

## CONCERNING FIRE INSURANCE COMPANIES.

*Be it enacted by the Senate and House of Representatives in General Assembly convened :*

Section 1. All insurance companies organized under the laws of this State, having power to make insurance against loss by fire, are authorized to include and make insurance against loss by lightning, provided the same shall be clearly expressed in the policy.

See Act,  
Chapter XIII,  
1883.

Sec. 2. This act shall take effect from its passage.

Approved, April 5, 1881. \_\_\_\_\_

## CHAPTER CXII.

## AN ACT RELATING TO INVESTMENTS OF LIFE INSURANCE COMPANIES.

*Be it enacted by the Senate and House of Representatives in General Assembly convened :*

In all cases in which any life insurance company of this State shall have legally acquired by mortgage, deed of trust or foreclosure, or in any manner, in payment of a debt previously contracted, any mining or manufacturing property, real or personal, situated in this State or elsewhere, it shall be lawful for said insurance company, upon the sale of said property, to take in payment or part payment therefor the stocks or bonds of any company or corporation purchasing said property.

Approved, April 13, 1881. \_\_\_\_\_

## CHAPTER LXIII.

## AN ACT RELATING TO ACCIDENT INSURANCE.

*Be it enacted by the Senate and House of Representatives in General Assembly convened :*

Section 1. Any company chartered by and now doing business in this State, and empowered to make contracts contingent upon life, is hereby authorized to issue policies or certificates insuring or protect-



ing persons against loss of life or personal injury resulting from any cause, which policies or certificates shall state on their face the agreement with the persons receiving the same, and when executed in accordance with the charter and by-laws of said company shall be binding upon the same.

Sec. 2. All certificates heretofore issued by any company named in the first section of this act, protecting persons against loss of life or personal injury, are hereby validated.

Sec. 3. This act shall take effect from its passage.

Approved, March 30, 1882.

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## CHAPTER CXVI.

### AN ACT CONCERNING LIFE AND ACCIDENT INSURANCE COMPANIES.

*Be it enacted by the Senate and House of Representatives in General Assembly convened :*

Section 1. Whenever it shall come to the knowledge of the Insurance Commissioner that any company or association under his supervision, doing a business within this State upon the assessment or co-operative plan of insurance or indemnity, has failed to collect the necessary sum by assessment to make full payment of the maximum amount named in any contract, it shall be the duty of the Insurance Commissioner to notify said company or association to cease doing new business unless it shall thereafter use in the solicitation thereof only such application forms as shall bear, printed in red ink in a conspicuous manner along the margin of said application forms, the words, "it is understood and agreed that the amount to be paid when the certificate issued upon this application becomes a claim, shall be dependent upon the amount collected from an assessment made to meet such claim," and every company or association shall immediately conform to the provisions of this section whenever so notified.

Sec. 2. Every company or association violating the provisions of this act shall be fined not less than one hundred nor more than five hundred dollars.

Sec. 3. This act shall take effect from its passage.

Approved, April 25, 1882.

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## CHAPTER XIII.

### AN ACT CONCERNING FIRE INSURANCE COMPANIES.

*Be it enacted by the Senate and House of Representatives in General Assembly convened :*

Section 1. All insurance companies, organized under the laws of this State, having power to make insurance against loss by fire, are

authorized to make insurance against loss by wind storms, tornadoes and cyclones, provided the same shall be clearly expressed in the policy.

Sec. 2. This act shall take effect from its passage.

Approved, March 14, 1883.

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## CHAPTER XC.

### AN ACT RELATING TO LIFE INSURANCE COMPANIES.

*Be it enacted by the Senate and House of Representatives in General Assembly convened :*

Section 1. Any company chartered by, and now doing business in this State, and empowered to make contracts contingent upon life, is hereby authorized to grant and issue annuities either in connection with or separate from contracts of insurance predicated upon life risks.

Sec. 2. All contracts heretofore issued by any company named in the first section of this act, comprising an annuity, are hereby valid.

Sec. 3. This act shall take effect from its passage.

Approved, April 19, 1883.

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## CHAPTER XI.

### AN ACT RELATING TO SERVICE OF PROCESS UPON INSURANCE COMPANIES OF OTHER STATES.

*Be it enacted by the Senate and House of Representatives in General Assembly convened :*

Section 1. Whenever service of process on an insurance company may be made, by law, on the Insurance Commissioner of this State, such commissioner may, from time to time, designate some person in his office upon whom in his absence service of such process may be made; and such service shall be of the same force and effect as though made on the commissioner personally.

Sec. 2. This act shall take effect from its passage.

Approved, February 27, 1884.

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## CHAPTER XIV.

### AN ACT RELATING TO INSURANCE COMPANIES.

*Be it enacted by the Senate and House of Representatives in General Assembly convened :*

Section 1. Section fourteen of article four of chapter sixty-three of the public acts of 1879 (page 414), said chapter sixty-three being an act relating to insurance companies, is hereby repealed.

Sec. 2. This act shall take effect from its passage.

Approved, March 4, 1884.

## CHAPTER XLII.

## AN ACT RELATING TO THE ORGANIZATION OF INSURANCE COMPANIES.

*Be it enacted by the Senate and House of Representatives in General Assembly convened :*

Section 1. Every insurance company or association hereafter incorporated or organized in this State shall, before issuing any policy of insurance or making any contract of insurance, file with the Insurance Commissioner a certified copy of its charter or articles of association and a statement verified by the oath of its president and secretary, showing that said company is duly organized.

Sec. 2. Upon receiving such statement the Insurance Commissioner shall examine such company or association, and, if he finds that it has complied with the terms of its charter or articles of association and the laws of the State, shall issue a certificate authorizing such company or association to issue policies and make contracts of insurance.

Sec. 3. The fee for filing copy of charter or articles of association shall be ten dollars ; and for a certificate of authority under this act five dollars.

Sec. 4. This act shall take effect from its passage.

Approved, March 20, 1884.

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## CHAPTER LXXXVII.

## AN ACT RELATING TO THE INSURANCE COMMISSIONER.

*Be it enacted by the Senate and House of Representatives in General Assembly convened :*

Every person hereafter appointed Insurance Commissioner shall, before entering upon the duties of such appointment, give a bond to the State with sufficient surety, to the acceptance of the treasurer, in the sum of five thousand dollars, conditioned for the faithful performance of the duties of said office, during the term of such appointment.

Approved, April 16, 1885.

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## CHAPTER XCIII.

## AN ACT RELATING TO INSURANCE AGENTS.

*Be it enacted by the Senate and House of Representatives in General Assembly convened :*

Section 1. No person shall act as agent for any insurance company or association incorporated by or organized under the laws of any other State of the United States or any foreign country, directly



or indirectly taking risks or transacting the business of life insurance in this State, without procuring from the Insurance Commissioner, under a penalty of not less than one hundred dollars nor more than five hundred dollars, a certificate of authority stating that such company or association has complied with all the laws of this State relative to such companies or associations, which certificates shall continue in force until the thirty-first day of March next after its issue, unless revoked for cause.

Sec. 2. Any insurance agent or any insurance broker who, in this State, solicits or procures policies or risks of insurance from or in any stock fire insurance company or association, or from or in any life or accident insurance company or association, organized under the laws of any other State of the United States, or of any foreign government, except such risk be upon his own property or person, or who, in any manner, except as aforesaid, aids the transaction of business in this State by any such company or association that has neglected or refused to comply with the requirements of the laws of this State relating to such companies or associations, shall be fined not more than one thousand dollars; *provided, however*, that the Insurance Commissioner, upon the payment of a fee of twenty dollars, may issue a license to continue in force, unless revoked, until the first day of April next following, which license shall be revocable at pleasure, to any person permitting the person named in said license to procure policies of fire insurance on property in this State in companies or associations which have not complied with the laws of this State relative to such companies or associations.

Sec. 3. No person shall act under such license until he make and file in the office of the Insurance Commissioner an affidavit that he is unable to procure in companies admitted to do business in this State the amount of insurance necessary to protect the property to be insured under such license. Such person shall keep a separate account of the business done under such license, which account shall at all times be open to the inspection of the Insurance Commissioner, and shall annually, on or before the tenth day of January, file in the office of the Insurance Commissioner a sworn statement showing: first, the exact amount of insurance placed for each person, firm, or corporation, under such license; second, the gross premiums charged thereon; third, in what company or companies, association or associations; fourth, the date of the policy or policies; and fifth, the terms thereof.

Sec. 4. Each person acting under such license shall pay to the treasurer of this State annually, on or before the twentieth day of Jan-



uary, a sum equal to three per cent. of the gross premiums charged for insurance procured or placed under such license.

Sec. 5. This act shall not be construed to apply to fraternal associations dispensing aid or benefits to its members or their heirs.

Approved, April 22, 1885.

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## CHAPTER CIV.

### AN ACT IN RELATION TO ASSESSMENT INSURANCE.

*Be it enacted by the Senate and House of Representatives in General Assembly convened:*

Section 1. It shall not be lawful for any corporation or association organized under other authority than the laws of this State, for the purpose of furnishing life or accident insurance or indemnity upon the assessment plan, to do any business in this State or for any person to act within this State as agent in soliciting, procuring, receiving or transmitting any application for membership or insurance, in or for or on behalf of any corporation or association, unless such corporation or association shall be authorized to do business in this State, and such agent licensed by the Insurance Commissioner as hereinafter provided.

Sec. 2. Any corporation or association organized under the laws of any other State of the United States for the purpose of furnishing life or accident insurance or indemnity upon the assessment plan, or that is carrying on the business of life or accident insurance upon the assessment plan, shall receive from the Insurance Commissioner of this State a certificate that it has complied with the provisions of this act, and is authorized to do business in this State whenever such corporation or association shall deposit with him a certified copy of its charter or articles of incorporation, a copy of its statement of business for the year ending the thirty-first day of the next preceding December, sworn to by the president and secretary or like officers thereof, setting forth the number and amount of certificates of membership or policies in force, and a detailed account of its expenditures, income, assets and liabilities, and also a certificate sworn to by the president and secretary or like officers thereof, setting forth that it has paid, and has the ability to pay its certificates or policies to the full limit named therein; that it does not issue certificates or policies of life insurance upon the lives of persons who are more than sixty-five years of age; that its certificates or policies are payable only to beneficiaries having a legal insurable interest in the life of the member or insured; that an ordinary assessment upon its members is

sufficient to pay its maximum certificate of membership or policy theretofore issued, if any, or thereafter to be issued to residents of this State, to the full amount or limit named therein ; a certificate from the Insurance Commissioner or other like officer charged with the duty of executing the insurance laws of the State where said corporation or association is organized, certifying that it is legally entitled to do business ; and that corporations chartered under the laws of this State, and engaged in the business of life or accident insurance or indemnity on the assessment plan are legally entitled to do business in that State ; a copy of the application for membership or insurance, and the copy of the form of certificate of membership or policy, and of each form thereof, if more than one form is used ; and a copy of the constitution and by-laws.

Sec. 3. No corporation or association organized under the laws of any other State shall directly or indirectly transact business in this State until it shall have first appointed in writing the Insurance Commissioner of this State to be the true and lawful attorney of such corporation or association in and for this State, upon whom all lawful process in any action or proceeding against the corporation or association may be served with the same effect as if the corporation or association existed in this State. Said power of attorney shall stipulate and agree on the part of the corporation or association that any lawful process against the corporation or association which is served on said attorney shall be of the same legal force and validity as if served on the corporation or association, and that the authority shall continue in force so long as any certificate of membership or policy remains outstanding against the corporation or association in this State. A certificate of such appointment duly certified and authenticated shall be filed in the office of the Insurance Commissioner, and copies certified by him shall be deemed sufficient evidence. Service upon such attorney shall be deemed sufficient service upon the principal.

Sec. 4. Whenever lawful process against a corporation or association shall be served upon the Insurance Commissioner, he shall forthwith forward a copy of the process served on him by mail, post-paid, and directed to the secretary of the corporation or association. For each copy of process the commissioner shall collect the sum of two dollars, which shall be paid by the plaintiff at the time of such service, the same to be recovered by him as part of the taxable costs, if he prevails in the suit.

Sec. 5. After authorizing such corporation or association to do business in this State, as provided in this act, the Insurance Commissioner shall issue licenses to agents thereof, to be designated by the

corporation or association, authorizing them to act as such agents for the term of one year ; but such licenses must be renewed annually on or before the first day of March.

Amended.  
Act of 1886.

Sec. 6. The Insurance Commissioner shall examine into the condition, affairs and management of any corporation or association applying for admission or doing business in this State under the provisions of this act, and the necessary expense of any such examination made or ordered to be made by said commissioner shall be certified to by him and paid by the corporation or association so examined. And if upon any such examination or otherwise the Insurance Commissioner shall at any time ascertain that an ordinary assessment upon the members of any such corporation or association shall not be sufficient to pay its maximum certificate of membership to the full limit, and that assessments made upon its members at the rate at which they are liable to be assessed, together with its available funds, are not sufficient to pay in full its certificates as they become due, or that such corporation or association has failed to pay to the maximum amount named in any certificate when it became due, or that it is conducting its business fraudulently, or that it is not carrying out its contracts with its members in good faith, it shall be his duty to refuse such application for admission, or forthwith to revoke all authority previously given to such corporation or association, and all its agents, to do business in this State, and to publish such revocation in some newspaper published in this State.

Sec. 7. The Insurance Commissioner is hereby authorized and empowered to address any inquiries he may deem proper to any corporation or association which may be authorized to do business in this State under the provisions of this act, in relation to its business or condition, and it shall be the duty of the officers of such corporation or association so addressed to promptly reply in writing to all such inquiries under the oath of its president and secretary or other like officers, and in case of a failure or refusal of such officers to so reply, the Insurance Commissioner may suspend or revoke all authority to such corporation or association and all its agents to do business in this State.

Sec. 8. The Insurance Commissioner, upon application by corporations chartered under the laws of this State, shall issue to such corporations certificates that corporations, associations or societies chartered by other States, furnishing life or accident insurance or indemnity on the assessment plan who have complied with the provisions of this act are legally entitled to do business in this State.

Sec. 9. Whoever solicits, procures or receives in or transmits from this State any application other than his own, for membership or in-



insurance in any corporation or association embraced by the first section of this act, shall be deemed and held to be an agent of such corporation or association within the meaning of this act.

Sec. 10. Any person who shall transact business for any corporation or association embraced by the first section of this act as an agent thereof within the meaning of this act, without first procuring and having a license from the Insurance Commissioner to act as such agent, or after such license has been suspended or revoked, shall be fined not less than one hundred dollars nor more than five hundred dollars for each offense.

Sec. 11. Every corporation or association which may be doing business in this State under the provisions of this act shall, on or before the first day of March in each year after it commences to do business in this State, make and file with the Insurance Commissioner of this State a report of its affairs and operations during the year ending the thirty-first day of December next preceding. Such annual reports shall be made upon blank forms, to be provided and furnished by the Insurance Commissioner, and shall be verified under the oath of the president and secretary, or other like officers, and shall be published, or the substance thereof, in his annual report, by the Insurance Commissioner.

Sec. 12. Every corporation or association incorporated by or organized under the laws of any other State, and admitted to transact business in this State, and each agent of every such corporation or association, shall pay the same fees and taxes to the Insurance Commissioner of this State as are imposed by such other State upon any similar corporations or associations incorporated by or organized under the laws of this State, or upon the agents of any such corporations or associations transacting business in such other State.

Sec. 13. When any other State shall impose any obligation upon corporations or associations of this State, or their agents transacting business in such other State, the like obligations are hereby imposed upon similar corporations or associations of such other State and their agents transacting business in this State; and such corporations or associations of other States, and their agents, shall pay all penalties to and make deposits with the State treasurer.

Sec. 14. If such corporation or association shall, at any time, fail or refuse to make the annual report, or shall neglect for more than thirty days to pay any final judgment rendered against it in the courts of this State, the Insurance Commissioner shall forthwith suspend or revoke all authority to such corporation or association, and all its agents, to do business in this State, and shall publish such revocation in some newspaper published in this State.



Sec. 15. Nothing in this act contained shall be construed to apply to any secret or fraternal society, nor to any association organized solely for benevolent and charitable purposes, whose members are employed by one or more similar corporations or institutions, or whose membership is confined to one trade, art or profession.

Sec. 16. This act shall take effect from its passage.

Approved, April 22, 1885.

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## CHAPTER CVII.

### AN ACT RELATING TO THE GIVING OF BONDS REQUIRED BY LAW.

*Be it enacted by the Senate and House of Representatives in General Assembly convened :*

Section 1. Any company with a paid-up capital of not less than *five hundred thousand dollars*, incorporated and organized under the laws of any State of the United States, solely for the purpose of transacting business as surety on obligations of persons or corporations, and which has complied with all the requirements of the law regulating the admission of such companies to transact business in this State, may, upon production of evidence of solvency and credit satisfactory to the judge, head of department, or other officer authorized to approve such bond, be accepted as surety upon the bond of any person or corporation required by the laws of this State to execute a bond, in lieu of any surety or sureties as now required by law, and such company may be released from its liability on the same terms and conditions as are by law prescribed for the release of individuals, it being the true intent and meaning of this act to enable corporations created for that purpose to become the surety on bonds required by law, subject to all the rights and liabilities of private persons.

Sec. 2. Any court or officer whose duty it is to pass upon the account of any person or corporation required by law to give a bond, may, whenever such person or corporation has given any such surety company as surety upon said bond, allow in the settlement of such account a reasonable sum for the expense of procuring such surety.

Sec. 3. Any company which shall execute any bond as surety under the provisions of this act shall be estopped in any proceedings, to enforce the liability which it shall have assumed to incur, to deny its corporate power to execute such instrument or assume such liability.

Sec. 4. This act shall take effect from the date of its approval.

Approved, April 22, 1885.

## CHAPTER CVIII.

## AN ACT RELATING TO CORPORATE SURETYSHIP.

*Be it enacted by the Senate and House of Representatives in General Assembly convened :*

Section 1. Any company incorporated and organized under the laws of any State of the United States other than this State, for the purpose of transacting business as surety on obligations of persons or corporations, may transact such business in this State upon complying with the provisions of this act and not otherwise.

Sec. 2. No such company, not incorporated under the authority of this State, shall directly or indirectly take risks or transact business in this State until it shall have first appointed, in writing, the Insurance Commissioner of this State to be the true and lawful attorney of such company in and for this State, upon whom all lawful process, in any action or proceeding against the company, may be served with the same effect as if the company existed in this State. Said power of attorney shall stipulate and agree on the part of the company that any lawful process against the company which is served on said attorney shall be of the same legal force and validity as if served on the company, and that the authority shall continue in force so long as any liability remains outstanding against the company in this State. A certificate of such appointment, duly certified and authenticated, shall be filed in the office of the Insurance Commissioner, and copies certified by him shall be deemed sufficient evidence. Service upon such attorney shall be deemed sufficient service upon the principal.

Sec. 3. Whenever lawful process against such company shall be served upon the Insurance Commissioner, he shall forthwith forward a copy of the process served on him, by mail, post-paid, and directed to the secretary of said company. For each copy of process the Commissioner shall collect the sum of two dollars, which shall be paid by the plaintiff at the time of such service, the same to be recovered by him as part of the taxable costs if he prevail in the suit.

Sec. 4. No person shall act within this State as agent for such company, incorporated or organized under the laws of any other State, unless such company is possessed of *two hundred and fifty thousand dollars* capital, and unless such capital to the extent of one hundred thousand dollars is invested in stocks created by the laws of the United States, or by or under the laws of the State in which such company is located, or in other safe stocks or securities, the value of which, at the time of such deposit, shall be at or above par, which investments are deposited with the Insurance Commissioner, auditor, comptroller or chief financial officer of the State under whose laws such company is incorporated, and the Insurance Commissioner of

this State is furnished with the certificate of such Insurance Commissioner, auditor, comptroller or chief financial officer aforesaid, under his hand and official seal, that he, as such Insurance Commissioner, auditor, comptroller or chief financial officer of such State, holds in trust and in deposit for the benefit of all obligees of such company, the securities before mentioned; which certificate shall describe the items of security so held, and shall state that he is satisfied that such securities are worth one hundred thousand dollars.

Sec. 5. Every person who shall so far represent any such company incorporated or organized under the laws of any other State as to receive or transmit applications for suretyship or to receive for delivery bonds founded on applications forwarded from this State, or otherwise to procure suretyship to be effected by such company upon the bonds of persons or corporations in this State, or upon bonds given to persons or corporations in this State, shall be deemed as acting as agent for such company and shall be subject to the restrictions and liable to the penalties herein made applicable to agents of such companies.

Sec. 6. Every such company, before transacting any business in this State, shall deposit with the Insurance Commissioner a copy of its charter or articles of association and a statement signed and sworn to by its president and secretary stating the amount of its capital and the manner of its investments, designating the amount invested in mortgages, in the stock of incorporated companies, stating what companies, in public securities, and also the amount invested in other securities, particularizing each item of investment; the amount of existing bonds upon which such company is surety, stating what portion thereof is secured by the deposit with such company of collateral security, the amount of premium thereon and the amount of liabilities, specifying therein the amount of outstanding claims adjusted or unadjusted, due or not due.

Sec. 7. Every such company shall, in the month of January, annually, deposit with the Insurance Commissioner a similar statement of the capital of said company and its investments and risks as aforesaid, to be made up to the thirty-first day of December next preceding, together with such other information as the Insurance Commissioner may require, signed and sworn to as above directed.

Sec. 8. If the Insurance Commissioner be satisfied with said certificate, and if said company shall have complied with all other provisions of law, he shall thereupon issue his license to it to transact business in this State for one year from the first day of April following, but no such license shall be issued unless such certificate is furnished.



Sec. 9. No person shall act as agent of any such company until such company shall have complied with all the requirements of the laws of this State relating to such companies, and every person acting without such compliance shall be fined one thousand dollars.

Sec. 10. The Insurance Commissioner, either personally or by a committee appointed by him, consisting of one or more persons not directors, officers or agents of any surety company, doing business in this State, may at any time examine into the affairs of any surety company incorporated by or doing business in this State. The officers or agents of such company shall exhibit its books to said commissioner or committee, and otherwise facilitate such examination, and the commissioner or committee may examine under oath the officers and agents of any such company in relation to its affairs; and said commissioner shall, if he deem it for the best so to do, publish the result of such investigation in one or more newspapers published in this State. Whenever it shall appear to the Insurance Commissioner from the statement or from an examination of the affairs of any such company, that such company is insolvent or is conducting its business fraudulently, or refuses or neglects to comply with the laws of the State relating to such companies, it shall be the duty of said commissioner to revoke the certificate of authority issued to the agent or agents of any such company, and he shall cause notice thereof to be published in one or more newspapers published in this State, and the agent or agents of such company after such notice shall transact no further business in this State. All the expenses of an examination made under the provisions of this section shall be paid to the Insurance Commissioner by the company examined.

Sec. 11. Every such company applying for admission to transact business in this State shall pay to the Insurance Commissioner for the use of the State, for filing copy of its charter or articles of association the sum of thirty dollars; for filing statement preliminary to admission and for filing each annual statement after admission, the sum of twenty dollars, and for each agent's certificate annually the sum of two dollars.

Sec. 12. Every such company organized under the laws of any other State and admitted to transact business in this State, and each agent of every such company, shall pay the same fees and taxes to the treasurer of this State as are imposed by such other State upon any similar companies incorporated by or organized under the laws of this State or upon the agents of any such companies transacting business in such other State.

Sec. 13. This act shall take effect from the date of its approval.

Approved, April 22, 1885.



## CHAPTER CXV.

## AN ACT RELATING TO PRINTING THE ANNUAL REPORTS.

*Be it enacted by the Senate and House of Representatives in General Assembly convened :*

Section 1. The comptroller shall annually cause to be printed, at the expense of the State, such number of copies of each of the following annual reports as is hereinafter stated ; \* \* \* \* of the Insurance Commissioner, sixteen hundred ; \* \* \* \*

Sec. 2. No person other than the comptroller shall authorize or contract for the printing of any reports made to the governor or general assembly.

Sec. 3. The comptroller shall annually transmit to the town clerk of each town one copy of every report made to the governor and general assembly, which shall be kept on file in the office of the town clerk for public use, said copies to be bound together in two volumes.

Sec. 4. All acts or parts of acts inconsistent herewith are hereby repealed.

Approved, April 23, 1885.

## CHAPTER X.

## AN ACT CONCERNING FEES OF THE INSURANCE COMMISSIONER.

*Be it enacted by the Senate and House of Representatives in General Assembly convened :*

Section 1. Section three of part nine, chapter one, title three, of the general statutes (page 17) is hereby amended to read as follows : Said commissioner shall demand and receive the following fees from insurance companies : for receiving and filing annual reports, ten dollars ; for valuation of policies of life insurance companies organized under the laws of this State, one cent for each thousand dollars of insurance valued ; for valuation of policies of life insurance companies organized under the laws of any other State admitted to transact business in this State, such rate for each thousand dollars of insurance valued as is imposed by such other State upon any similar insurance company organized under the laws of this State admitted to transact business in such other State ; for filing any additional paper required by law, twenty-five cents ; and for every certificate of valuation, copy of report, or certificate of condition of company to be filed in any other State, five dollars.

Sec. 2. This act shall take effect from the date of its approval, and shall apply to the valuation to be made of policies in force on the thirty-first day of December, 1885.

Approved, February 24, 1886.

## CHAPTER LXXXVI.

AN ACT CONCERNING THE CANCELLATION OF INSURANCE  
POLICIES.

*Be it enacted by the Senate and House of Representatives in General  
Assembly convened :*

No insurance company or association shall cancel a policy issued against loss by fire on property in this State without giving the party insured at least five days' notice, in writing, of such intention, and a return of the ratable proportion of the premium for the unexpired term of the policy.

Approved, March 30, 1886.

## CHAPTER LXXXVII.

AN ACT CONCERNING THE DUTIES OF THE INSURANCE  
COMMISSIONER.

*Be it enacted by the Senate and House of Representatives in General  
Assembly convened :*

Section two of part nine, chapter one, title three, of the general statutes (page 17), relating to the Insurance Commissioner, is hereby amended so that the same shall read as follows: Said commissioner shall have the powers and duties specified in chapter sixty-three of the public acts of 1879 (page 396); shall see that all the laws respecting insurance companies are faithfully executed; may employ clerical aid; shall furnish to each of the insurance companies incorporated by this State and to the attorneys of companies incorporated by other States and foreign governments, doing business in this State, printed forms of the statements required by law; shall on or before the fifth of each month pay over all fees which he may receive during the month previous to the treasurer; and may administer oaths in the discharge of his official duties.

Approved, March 30, 1886.

## CHAPTER CXI.

## AN ACT CONCERNING LIFE INSURANCE COMPANIES.

*Be it enacted by the Senate and House of Representatives in General  
Assembly convened :*

Any life insurance company, organized by law in this State, may improve any real estate which it may have obtained by foreclosure, or otherwise, in conformity to law, whether said real estate is situate in this or in any other State.

Approved, April 8, 1886.

## CHAPTER CXII.

## AN ACT RELATING TO INSURANCE COMPANIES OF OTHER STATES.

*Be it enacted by the Senate and House of Representatives in General Assembly convened :*

Section ten of article one, chapter sixty-three of the public acts of 1879 (page 400) is amended to read as follows, viz : Any mutual fire, or fire and marine or mutual marine insurance company located in any other State of the United States, possessed of one hundred and fifty thousand dollars in cash, or securities invested in available cash assets, may be admitted to take risks and transact business in this State ; *provided*, it shall comply with all the other requirements of the laws of this State relating to such companies of other States ; *and provided further*, that similar companies of this State are admitted to transact business in such other State.

Approved, April 8, 1886.

## CHAPTER CXIII.

## AN ACT CONCERNING LICENSES AND CERTIFICATES OF INSURANCE AGENTS.

*Be it enacted by the Senate and House of Representatives in General Assembly convened :*

Section 1. All certificates or licenses issued by the Insurance Commissioner of this State to companies or associations existing under the laws of any other State or foreign government, or to any agent of such company or association, between the first day of April and the first day of January, authorizing such company or agent to transact business in this State, shall expire unless the same be sooner revoked, as now provided by law, on the first day of April next following the date of such certificate or license. And all certificates or licenses issued as aforesaid, between the first day of January and the first day of April shall expire, unless the same be sooner revoked, one year after the first day of April.

Sec. 2. The annual fee for a license, except to fire companies of foreign countries, shall be ten dollars, and for every agent's certificate two dollars, provided no greater fees are exacted for such certificates and licenses by other States from companies of this State that are admitted to do business in such other States.

Sec. 3. This act shall take effect from its passage, and all acts or parts of acts inconsistent herewith are hereby repealed.

Approved, April 8, 1886.

# SIXTH REPORT

—OF THE—

## SHELL FISH COMMISSIONERS

—OF THE—

### STATE OF CONNECTICUT,

—TO THE—

General Assembly, January Session, 1887.

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MIDDLETOWN, CONN.:

PELTON & KING, PRINTERS AND BOOKBINDERS.

1886.





## Commissioners of Shell Fisheries.

◆ ◆ ◆

ROBERT G. PIKE,	-	-	-	-	-	-	-	MIDDLETOWN.
WILLIAM M. HUDSON,	-	-	-	-	-	-	-	HARTFORD.
JAMES A. BILL,	-	-	-	-	-	-	-	LYME.

CLERK.

FREDERICK BOTSFORD, - - - - - NEW HAVEN.

## ENGINEER.

JAMES P. BOGART, - - - - - NEW HAVEN.

## FIELD ENGINEER.

DAVID C. SANFORD, - - - - - NEW HAVEN.

ASSISTANT ENGINEER.

ROBERT G. PIKE, JR., - - - - - MIDDLETOWN.



# STATE OF CONNECTICUT.

## REPORT.

— ... —

*To his Excellency the Governor and the General Assembly of the State of Connecticut :*

The Commissioners of Shell Fisheries respectfully submit the following report of their official acts for the period beginning with July 1, 1885, and ending with October 30, 1886.

The work of the Commissioners has been prosecuted on the water and in the office with such expedition as was consistent with its required accuracy and completeness. Full details of the several divisions of the work accomplished are set forth under their respective heads.

### ENGINEERING.

The engineering department was continued under the capable supervision of Mr. James P. Bogart, assisted by Mr. D. C. Sanford, until August 31, 1886; and by Mr. R. G. Pike, Jr., until November 1, 1885. During the warm months of 1885 Messrs. Sanford and Pike were engaged in completing the surveys of lots as claimed and occupied,—in buoying and mapping the occupations—in surveying and buoying new applications and designations—and in making surveys necessary to the settlement of disputed boundary lines. They also collected much valuable information about the condition, character, and value of oyster grounds with reference to their assessment for taxes.

During the Spring of 1886 Engineer Sanford inspected and repaired all the signal stations along the shore of the State. It is worthy of note that these structures, most of them remote from dwellings, but conspicuous on the shore, have escaped mutilation and depredation since the law for their especial protection was enacted.



## MAPPING.

The work of surveying, mapping and buoing grounds according to their occupation was completed during the summer, and as there was no more work for the field party, the connection of Messrs. Sanford and Pike, Jr., with the Commissioners ceased as above stated. During the year, 351 buoys have been set and 110 buoys surveyed. The geodetic position of every oyster lot in the waters under Commissioners' jurisdiction has been determined with scientific accuracy and recorded, showing every detail necessary to enable any one familiar with sextant work to find and buoy it.

The lots of each town, west of New Haven, have been mapped in accordance with these surveys, and each town has been supplied with a complete copy thereof, filed in the office of its town clerk. On each map was conspicuously placed the following notice:

## OCCUPATION TRACINGS

Prepared by the Commissioners of Shell Fisheries of the State of Connecticut, showing the outline and location of each lot of oyster ground as now claimed, buoyed and occupied, under the waters of Long Island Sound, within the boundary lines of the Town of ——— under State management, subject to revision and correction wherever any claim or occupation may be found inconsistent with any legal title, or otherwise, as may be found necessary.

N. B.—As it is desirable to complete as soon as possible the final mapping of these grounds—upon which duty the Commissioners are now engaged—all persons interested are urgently requested to examine this map and promptly notify the Commissioners of any error which may be found.

R. G. PIKE,	} <i>Comms. of</i>
WM. M. HUDSON,	
JAMES A. BILL,	

*Shell Fisheries.*

NEW HAVEN, CONN., JUNE 26, 1886.

As about five months have passed since the filing of these maps and no error has yet been reported to the Commissioners, it is anticipated that the work of revising these maps in connection with the legal titles will be completed rapidly and without further interruption.

The maps of the Towns of New Haven and Orange were not filed, as the work of testing occupation claims by legal title, was nearly finished for these towns. Many disputes touching the outlines and areas of lots designated by town committees have been settled by the Commissioners, and the New Haven map would have been done some time ago, but for the fact that the Commissioners'

work thereon has been interrupted by engineering and other duties pertaining to the Rhode Island boundary. It is now probable that in the course of the next year, as all the materials for the work are collected, all the maps will be completed and filed in the several towns as required by statute. The value of these maps to the owners of oyster grounds will be incalculable, as they are made under the authority and supervision of the State, and are in accordance with the record title of every lot. Each map will serve through all future time as a starting point for the examination of the title to any lot. More than this, the exact geodetic position of any lot can always be ascertained by reference to the records which are carefully arranged and indexed in the Commissioners' office.

#### DUMPING GROUND.

A new dumping ground has been established and buoyed out by the Commissioners the past year. It is about three and a half miles southeast of Stratford Point Lighthouse, and is particularly described as follows, viz.: Its northwest corner is distant 16,733 feet east of a point which is 6,175 feet due south of the center of said lighthouse tower; from this corner the north side runs due east 4,700 feet, and the west side runs 4,500 feet due south: the south side is parallel with the north side and the east side is parallel with the west side, and the contained area is 485 acres. The water is very deep in this reserve, and dumping may be continued there without limit for many years. The reserve was selected after consultation with the U. S. Army Engineer Corps in charge of the improvements in the Housatonic River and adjacent waters, and it was approved by them.

There has been a great quantity of material carried by scows from New Haven harbor during the past year; and from the report of the Inspector employed by the commissioners to supervise such work, it is gratifying to say that with one exception the laws have been strictly observed, and no damage has resulted to the oyster beds over which the barges are compelled to pass to and from the dumping ground.

#### TAXES.

The taxes have been paid promptly the past year, and but few complaints have been made about the valuation of grounds. The Commissioners have omitted no effort to acquire all the information within their power that would enable them to make proper

assessments. The difficulties involved in the work have been fully presented in their previous reports, and need not be repeated here. While there may be a few cases of over-valuation of grounds, they are convinced that under estimates are far more frequent. Wherever an error has been made in the assessment the Commissioners have always been ready to correct it if their attention is called to it in time.

The tax list the past year (1885-6) amounts to \$9,407.77, showing an increase over the previous year's list of \$1,517.05. This gain is not due to any increased estimate of old grounds, but to the increased area of new grounds :

The first tax, 1882-3, amounted to	-	-	-	-	\$3,681.47
The second tax, 1883-4, amounted to	-	-	-	-	6,447.07
The third tax, 1884-5, amounted to	-	-	-	-	7,890.72
The fourth tax, 1885-6, amounted to	-	-	-	-	9,407.77

On all these taxes there remains unpaid about \$750, most of which is on the last year, 1885-6, and will probably be paid in the course of the present year.

#### SPAWNING.

From trustworthy reports it seems certain that, while the condition of the oysters has been excellent the past season, the spawning has been far less abundantly and uniformly distributed than it was the previous year. The usual preparations were made by the oyster growers to catch a set ; but many were disappointed. A few had a good set, but the greater number either had a light set or none at all.

Various reasons are assigned for this. The chief reason probably is that the oysters during the winter were poor, and they entered the spawning season in a feeble condition, not at all favorable for breeding. Hence the spawn were sparse and debilitated. Another cause assigned is the unfavorable state of the weather during the spawning season. A cold rain fell, and this was fatal to the floating spat. The rivers, too, were low, and there was not the usual supply of fresh water.

But whatever may have been the causes of failure, they were doubtless transitory and exceptional. All industries which are largely dependent upon favorable meteorological conditions for success are subject to more or less uncertainty. The farmer has his good and bad years for crops ; the fisherman has his seasons of abundance alternating with seasons of scarcity ; and the oysterman, in availing himself of nature's helps, must expect a like

varied experience. Last year and the year before he rejoiced over an unusually good set; but this year, on many acres, there is little or no set at all.

On the 13th of September, 1885, a heavy storm from the south-east passed over the Sound, whereby many oysters on the shallow water beds were swept away and destroyed, and portions of the natural beds were for a time buried in sand. Natural beds are subject to such sand irruptions, but do not seem to be permanently injured by them.

#### DESIGNATIONS.

Since the last report, which was made up to July 1, 1885, sixty applications have been made, covering in the aggregate  $4,882\frac{1}{10}$  acres of oyster grounds. Upon these applications and others previously made there have been designated 2,381.6 acres; 47 deeds have been delivered and paid for, bringing into the treasury the sum of \$2,619.76. 14 applications are now pending. These will be heard in due course of business.

The whole number of acres heretofore designated and now under Commissioners' jurisdiction is as follows:

Grounds granted before the Commissioners' time,	-	33,987.9 acres.
Grounds granted by the Com'rs at date of last report,	-	45,667.8 "
Grounds granted by the Com'rs since last report,	-	4,882.1 "
Total area designated,	- - - - -	84,537.8 acres.

Of these grounds 20,714.2 acres are cultivated, and the rest, 63,823.6 acres are uncultivated.

The total number of proprietors is 434, of which 96 own ten acres and under; 40 own over ten acres and under twenty-six; 148 own over 25 and under 101 acres; and 150 own over 100 acres.

The number of acres cultivated in 1885 was 16,201.7; the number cultivated now is 20,714.02, showing an increase of 4,512.32 acres.

This increase in the area of cultivated ground, although many acres have failed to produce crops in the past two years, is indicative of the continued growth of the oyster industry of the State. But the best index of this growth is in the steady enlargement of the steam fleet engaged in the business. In 1884 there were forty steamers on the list; in 1885 there were forty-nine; this year, 1886, there are sixty, of which the following is a complete description:



# LIST OF OYSTER STEAMERS.

No.	STEAMER.	CAPACITY.	OWNER.	CAPTAIN.	LOCALITY.
1	Susie,	100 Bushels.	W. A. Cumming,	H. C. Hatter,	Stamford.
2	Molly,	200 "	Samuel L. Potter,	G. W. Potter,	New Haven.
3	Spark,	200 "	F. F. Brown,	F. F. Brown,	New Haven.
4	Sadie,	250 "	W. A. & Thomas Cumming,	Thomas Cumming,	Stamford.
5	H. A. Stevens,	275 "	Luddington & Palmer,	A. P. Luddington,	New Haven.
6	Early Bird,	350 "	Cook & Hilton,	Oliver Cook,	Norwalk.
7	Kittie,	350 "	Thomas H. Buffham,	G. R. Buffham,	Portchester.
8	Adaline,	400 "	A. Decker, Jr.,	A. Decker, Jr.,	Norwalk.
9	Ceres,	400 "	H. L. & E. E. Case,	Elmer E. Case,	Norwalk.
10	Cleo,	400 "	George W. Dayton,	George W. Dayton,	New Haven.
11	C. W. Hoyt,	500 "	Marshal E. Morris,	C. B. Hoyt,	New Haven.
12	Golden Gate,	500 "	C. W. & C. B. Hoyt,	Louis S. Marshall,	Bridgeport.
13	Fleet Foot,	500 "	Wheeler Hawley,	Wheeler Hawley,	Bridgeport.
14	Flora,	500 "	R. A. & F. H. Turpin,	Charles A. Smith,	Bridgeport.
15	Ada V.,	500 "	William Verity,	William Verity,	New York.
16	Falcon,	700 "	J. & J. W. Ellsworth,	Thomas Lockwood,	Norwalk.
17	Annie,	800 "	Swanberg, West & Bruns,	G. A. Cleveland,	Bridgeport.
18	Minnie B.,	800 "	H. J. Lewis,	Frank Humiston,	Bridgeport.
19	Fred. F. Brown,	800 "	Hulse & Dunbar,	G. A. Clark,	Bridgeport.
20	Enterprise,	800 "	H. C. Rowe & Co.,	G. W. Hulse,	New Haven.
21	William H. Lockwood,	800 "	Stanley H. Lowndes,	Harvey Barnes,	New Haven.
22	Alberta,	900 "	I. E. Brown,	S. H. Lowndes,	Norwalk.
23	Isaac E. Brown,	900 "	Patterson, Patterson & Judd,	Nelson E. Thomas,	New Haven.
24	Mikado,	900 "	H. J. Lewis,	Isaac Patterson,	Bridgeport.
25	C. S. Conklin,	950 "	W. M. Merwin & Sons,	S. W. Ryan,	Bridgeport.
26	William M. Merwin,	950 "	V. F. Bishop & Co.,	E. L. Ford,	Millford.
27	Ivernia,	950 "	W. M. & S. F. Smith and F. T. Lane,	C. E. Thompson,	New Haven.
28	Morgan,	950 "	F. Mansfield & Sons,	S. F. Smith,	New Haven.
29	Emily Mansfield,	1000 "	J. & G. H. Smith,	William F. Mansfield,	New Haven.
30	J. & G. H. Smith,	1000 "	Barnes & Lane,	William H. Davis,	New Haven.
31	Joshua Bedell,	1000 "	Lancraft Bros.,	H. A. Barnes,	New Haven.
32	Brookhaven,	1000 "		G. E. Lancraft,	New Haven.

# LIST OF OYSTER STEAMERS—Continued.

No.	STEAMER.	CAPACITY.	OWNER.	CAPTAIN.	LOCALITY.
33	Lizzie E. Woodend,	1000 Bushels,	Van Name Bros.,	Peter Decker,	New York.
34	Freddie W. Decker,	1000 "	Peter Decker,	V. E. Wright,	Norwalk.
35	Virginia,	1000 "	Wright & Sons,	E. F. Lockwood,	New Haven.
36	H. S. Lockwood,	1000 "	E. F. Lockwood,	Caleb L. Ludington,	Greenwich.
37	Luzerne Ludington,	1000 "	Ludington & Palmer,	J. W. Boyle,	New Haven.
38	J. W. Boyle,	1000 "	J. W. Boyle,	Charles F. Mills,	Norwalk.
39	Island Bell,	1000 "	George A. Shepard & Son,	G. B. Swaine,	Norwalk.
40	Bond & Currier,	1200 "	Bond & Currier,	G. W. Hitchings,	Bridgeport.
41	Daisy E. Smith,	1200 "	Jeremiah Smith & Sons,	Frank Potter,	New Haven.
42	Florence,	1200 "	H. J. Lewis,	W. I. Stevens,	Bridgeport.
43	Mabel L. Stevens,	1200 "	W. I. Stevens,	William Whaley,	Norwalk.
44	William A. Cumming,	1200 "	William A. Cumming,	Charles T. Lowndes,	Stamford.
45	Jessie Clayton,	1500 "	Charles Lowndes,	Charles T. Lowndes,	Norwalk.
46	Henry J.,	1500 "	Theo. S. Lowndes,	W. H. H. Clark,	Norwalk.
47	Media,	1500 "	Rowland & Tuthill,	H. Rowland,	Norwalk.
48	J. P. Thomas,	1500 "	Thomas Thomas,	John Thomas,	New Haven.
49	J. P. Mesereau,	1500 "	Daniel Burbank,	D. Burbank,	Norwalk.
50	Gordon Rowe,	1500 "	H. C. Rowe & Co.,	H. C. Rowe,	New Haven.
51	Smith Bros.,	1600 "	Smith Bros.,	M. E. Smith,	New Haven.
52	Lizzie H.,	1600 "	Jacob Housman,	D. K. Cole,	Norwalk.
53	F. C. & A. E. Rowland,	1800 "	Dexter K. Cole,	S. D. Reed,	Norwalk.
54	The Hoyt Bros. Co.,	2000 "	Wm. H. Rowe,	W. H. Rowe,	New Haven.
55	Jupiter,	2000 "	Jeremiah Smith & Sons,	Levi La Foe,	Norwalk.
56	Josephine,	2300 "	Craw & L'Homme-dieu,	John S. L'Homme-dieu,	Norwalk.
57	Mystery,	2500 "	G. W. Shaffer & Co.,	Daniel Merritt,	New York.
58	John H.,	2800 "	S. H. Lowndes,	Stanley H. Lowndes,	Norwalk.
59	Harry,	2200 "	Peter Androvette,	J. Androvette,	Norwalk.
60		3300 "			New York.

## EXPORTS.

The shipment of Connecticut oysters to foreign countries has increased rapidly, and the following statements upon this subject made by W. H. Hoyt, Esq., of The Hoyt Bros. Co., will prove interesting and instructive. Mr. Hoyt had just made a two months' trip abroad for the purpose of investigating the oyster industries of Europe. He says:

"Oyster cultivation in Europe is quite a different affair from what it is in this country. I have covered the ground pretty thoroughly and I know what I am talking about. In England and Ireland, for instance, the coast waters are much colder than those of our shore. We ship large quantities of oysters there for planting. They plant our oysters in the spring and exhaust the crop during the summer and fall. They eat oysters there during the summer. American oysters do not spawn there during the summer months, owing to the fact that the water is so much cooler. The change in temperature has that effect. When, in the late season, the water becomes cooler, the oysters grow poor; become worthless in fact. For that reason there is a steady demand for American oysters every year. We exported 100,000 bushels last year, our firm contributing largely to the exportation, and we expect to do more next year. They like American oysters over there. The epicures fancy them exceedingly. Their native oysters have a queer taste, which they get from the iodine in the water. In order to like them you must acquire a taste for them. They are very pretty, however; but the crop is limited. Oysters are eaten there either raw or on the half shell, not cooked. The oysters we shipped last year and planted along the English and Irish coast, were just as fat and good as we have here, and their flavor was the same as here in the fall months.

"The leading centers of the oyster trade in England and Ireland are, for the export business, London, Manchester, Leeds and Birmingham. From these places oysters are shipped all over England. They are raised in, let me see, Dublin, to start with Ireland, Collingsford, and other places along the coast near them. In both these places a great many American oysters are planted. Along the coast of England I might mention as good oyster towns and places where the American oyster is pushing his way very fast into favor, Ermisby, Clerethorpes, near the mouth of the Humber, Brightingsea, farther south, Whitstable, near the mouth of the Thames, several places near the Isle of Wight, and the bay up to Southampton, Poole, and other towns near.

"I will describe to you as near as I can what I saw in Belgium and Holland. The French mode of cultivating oysters is precisely similar to the Dutch. At Bergen Op Zoom they raise a great many Dutch oysters. They grow very pretty and command a great price. Around the bay at Vlissingen there are also many oysters raised. Their system of propagation is different from ours. The bivalves are propagated in vats. These vats are made of brick, with bottom and walls of that material. The vats are built along the shore and are supplied with gates which let the water in and out of the compartments into which the vats are divided. These vats cover from one-quarter to one-half an acre. During the spawning time they put in a certain amount of oysters. Then they put in tiles made of brick and covered with a lime coating. The tiles are about

12 inches wide by about 20 inches high and are put into the vats by the thousands. After the spawn, when the little oysters get to be about as big a ten cent piece, the tiles are taken out and the oysters which have grown along their sides are taken off and planted out upon the bar. This bar at Vlissingen costs the oystermen £30,000 a year for the use of it. The government demands it. For the other bar near Bergen Op Zoom they pay the government £10,000 per year. That is at the rate of about \$2,000 per acre. Of course the industry laboring under these terrible burdens is oppressed and can never prosper as it might.

"The oysters, after growing on the bar to a marketable size, are taken back in the fall and put into the vats. The water supply in the vats is regulated as is desirable. Ice, therefore, does not affect them, and they can handle and transplant their oysters easily. But yet it is a very limited way of doing things. The women do most of the work. They go into the water wearing hip boots that reach to their waists, and have a way of tucking their dresses into the boots. A great deal of money is expended in oyster culture in France and Holland. Large quantities of American oysters are used there. Their oysters compare favorably in size to ours."

#### STAR-FISH.

It has already been shown that there are over sixty thousand acres of oyster ground heretofore designated which are not cultivated. There are two classes of men who hold these grounds: they who hold for speculation and they who are bringing their grounds gradually under cultivation. Some of the latter class really hold more than they are able to cultivate; while others there are who cultivate imperfectly, shelling more ground than they can protect from the star-fish and other marauders. This works badly for all; for, while the extension of shelled grounds affords an increased area for catching oyster spawn, the same increased area is open for the spawning of more star-fish; and unless the areas are kept clear of the star-fish by continual dredging, they will grow side by side with the young oyster, and in time will appropriate him for food.

That the star-fish have destroyed thousands of bushels of young oysters the past few years is a matter of public notoriety. From the reports which have reached the Commissioners it is believed that, although still quite abundant, they have been much less numerous the past year than they were the year before. But it is probable that they will thrive so long as the large areas of neglected ground afford them undisturbed breeding places. It is a common complaint that the natural beds, where the star-fish are not so much disturbed as they are on private beds, are their chief breeding places, and that millions of them go from their haunts to prey upon the neighboring grounds. All classes



of growers have suffered by them, but the losses fall most heavily on the small growers, some of whom have been made bankrupt by their losses and have gone out of the business.

No means have been devised so effectual for the destruction of these pests as are the improved dredges, which are so constructed that they pass over the beds without disturbing the oysters. At their approach the star-fish rises, and before he can get away he is drawn into the net. Capt. Charles W. Hoyt, of Hoyt Bros. Co., has recently invented and patented a dredge which slides upon runners and nets the star-fish without disturbing an oyster. Mr. Riley T. Smith, of Smith Bros., has also invented a contrivance which is quite unlike Capt. Hoyt's.

In place of the iron tooth bar that usually moves before the net, he has a shaft to which four buckets, or strips of wood, are hinged. They are six inches wide and about four feet long, extending from side to side in front of the mouth of the bag. When the dredge is hauled over the bed the shaft turns, and the under bucket, caught by the water, opens, and as it comes up in the rear lifts and sweeps the star-fish into the net. Each of the four buckets in its turn acts in this way at each revolution of the shaft. The oysters are not disturbed and nothing but star-fish are brought up by the net. Mr. Smith says it works well—better than any other dredge he has seen.

Both these inventions will prove of inestimable value to the careful grower.

Complaints continue to be made of those who work on the natural beds throwing the star-fish caught by them back upon the natural and cultivated beds. This trouble, however, has been fully considered in previous reports.

#### UNPRODUCTIVE GROUNDS.

That there is great difference in the product of grounds neighboring to each other, and even in contiguous beds, seemingly under like conditions and environment, both in deep and shallow water, is well known to all cultivators. This difference appears not only in the quantity of spawn caught, but also in the rate of growth and in the quality and flavor of the oyster.

Generally, however, all the grounds along the shores of the State lying west of Madison, so far as they have been fairly tested, seem to possess all the requisite conditions of successful oyster cultivation; and the only serious difficulty which the growers have had to contend with in securing good crops is the star-fish.

But grounds lying east, from Madison to the Connecticut river, so far as experimented on, seem to have failed in the necessary qualities for the support of the oyster. It is reported that no oysters have ever been found in any quantity in this section, and some experiments which were made to raise oysters there before 1882 entirely failed.

The framers of the law of 1882 providing for designations by the Commissioners, anticipated such failures and made provision for them—as appears from Section 6 of Chapter CLX. of the Session Laws of 1882, which is as follows: Section 6.—When after the occupancy and cultivation of any grounds designated as aforesaid by the grantee or his legal representatives, it shall appear to said Commissioners that said grounds are not suited for the planting or cultivation of oysters, said grantee upon receiving a certificate to that effect from said Commissioners, may surrender the same or any part thereof, not less than one hundred acres to the State, by an instrument of release, of all his rights and title thereto, and shall on delivery of such instrument to the said Commissioners receive their certificate of said release of said grounds, the location and number of acres described therein, which shall be filed with the State Treasurer, who shall pay to the holder the sum of one dollar for every acre of ground described in said release, where said sum has been paid therefor to the State, and the said release shall be recorded by the said Commissioners in their record books and in the Town Clerk's office in the town adjacent to and within the meridian boundary lines of which said grounds are located.

Under this law during the past year proofs have been filed with the Commissioners in several instances by which it has been shown to the satisfaction of the Commissioners that certain designated grounds off Saybrook and Westbrook are not suited for the cultivation of oysters. Mr. Henry C. Rowe, one of the largest and most experienced cultivators in the State, has spared neither labor nor expense in testing these grounds in the most complete and thorough manner, but to his great disappointment all his efforts have been without success. The Commissioners personally inspected the grounds off Saybrook and Westbrook, and the evidences of failure were conclusive. The dredges brought from the beds bushels of worthless material, consisting mainly of shells that had been spread over the grounds with spawners for cultivation. Not a live oyster was found after the

most careful examination. To every bushel of shells there were two or three live periwinkles and a half dozen or more dead ones, three or four crabs, one or two star-fishes, and three or four small skates. All the shells were covered thickly with small barnacles, and some few showed the sand-cells of the *Sabellaria*. The shells that had been planted constituted the principal part of the haul, and were readily recognized. The dredges were thrown, one on each side of the steamer, several times at different points, and always with the same result. There could be no question of the complete failure of the costly experiments continued by Mr. Rowe through three successive years. The causes of this signal failure are obscure, and, at present, can only be surmised. The requisite data for their discussion are wanting—data that only a prolonged period of repeated observations can determine with scientific accuracy.

The successful growth of the oyster, apart from its enemies, depends upon a variety of conditions, chiefly the proper density, temperature and saltiness of the water; the prevailing currents; the character of the bottom; and the quantity and quality of the food brought by the currents within the reach of the oyster. Slight changes in any of these conditions tend to check its growth and sometimes to destroy its life.

Every oysterman has his theory of the causes of failure, but there is little or no agreement among them. Plausible as some of their explanations are, they are mere speculation and guess work. Not until a thorough study of the best grounds and the poorest grounds is made and the results compared can any approach to a satisfactory explanation be made. Such a study would involve great labor and expense, continued through a series of years, and through the varying seasons of each year. Until this is thoroughly done the grower must grope in the dark, slowly gathering here and there, through perplexing and costly experiments, the facts that combine to insure his success.

Besides owners who have taken their designations through the Commissioners, there are a few who took them through town committees prior to 1882. This latter class, although they do not come under the law above cited, seem to be entitled to some consideration from the State. They are not numerous, but they find themselves in possession of grounds that, after fair trial, have proved unfit for growing oysters and are comparatively worthless. They cannot surrender these grounds to the



State as those can who have taken designations from the Commissioners, because there is no law authorizing the Commissioners to accept such surrender. These grounds are not cultivatable and it is a waste of labor and money to work them. But under the law they must be taxed and the owners must pay the tax; or, if they fail to pay it, it is the duty of the Commissioners to file liens and sell the grounds for the tax. Unfortunately nothing would be realized from such proceedings, as no one would accept a gift of the grounds, much less buy them. The result would be a useless trouble and expense to the State. Now it is found that most of these owners are ready to release their unproductive grounds to the State without consideration in order to escape the tax. As this would result in an annual saving to the State it is recommended that a law be passed authorizing such owners of ground within the Commissioners' jurisdiction to release the same provided they will do so without any charge or expense to the State.

Some such law as the following would serve the purpose:

SECTION I. That any owner of grounds heretofore designated for the cultivation of oysters in the waters of Long Island Sound within the jurisdiction of the Shell Fishery Commissioners of the State, may surrender the same by delivery to the State of a good and sufficient deed of release of the same, duly executed and acknowledged by such owner, provided such release is made without charge or expense to the State and is approved by said Commissioners.

#### BUOY DISPUTES.

Disputes frequently arise between adjoining owners of grounds, caused by one owner moving a buoy without the knowledge or consent of the other. As such an act results in a change of the division line between them, there is a constant temptation to make such changes more favorable to the party present than to the party who is absent. The opportunities for doing this easily and quickly on the water without being observed are frequent, and it is believed prompt legislation is required to meet the trouble. It is therefore recommended that some such law as follows be enacted:

SECTION I. That, when a buoy is set anywhere on a line of division between two or more adjoining owners, or marks the



point of intersection of two or more boundary lines of different owners, any person claiming such buoy to be out of place shall not move such buoy without giving at least five days' notice in writing to the owner or owners of such adjacent or neighboring grounds as are affected thereby; which notice shall specify the official number of the buoy and its claimed position; and it shall also name the day and the hour when he shall remove such buoy to its true position. And any person moving such a buoy without such notice shall be deemed guilty of a misdemeanor, and shall be punished by a fine not exceeding ten dollars, or by imprisonment in the county jail not exceeding ten days, or by both.

#### SABELLARIA VULGARIS.

As no further reports have reached the Commissioners in regard to the *Sabellaria Vulgaris*, it is probable that no serious harm to the oysters has resulted from their presence. It is also quite probable that they have not appeared in unusual quantities on any of the beds except on the one deep water bed of Mr. Rowe.

#### FINANCIAL, ETC.

The financial account is hereto appended covering the financial year ending June 30, 1886. This date should be remembered when reading the Commissioners' report, as the latter extends to November 1, 1886. All the laws passed at the last session of the Legislature touching the oyster industry will be found in the Appendix; where also will be found extracts from the Engineer's Annual Report to the Commissioners.

All of which is respectfully submitted, this Nov. 1, 1886.

ROBERT G. PIKE,	}	<i>Commissioners of Shell Fisheries.</i>
WILLIAM M. HUDSON,		
JAMES A. BILL,		

## FINANCIAL STATEMENT

OF THE FINANCIAL TRANSACTIONS OF THE COMMISSIONERS OF SHELL  
FISHERIES FROM JULY 1, 1885, TO JUNE 30, 1886, INCLUSIVE.

## RECEIPTS.

Total amount of Receipts for fiscal year ending June 30, 1886,	-	\$9,658 03
From the following sources, viz:		
For deposit fee on applications,	- - - - -	\$478 77
For deeds delivered,	- - - - -	2,172 18
For drawing and recording deeds,	- - - - -	126 10
For private surveys, Engineering department,	- - - - -	714 93
For taxes collected,	- - - - -	6,166 05
		<u>\$9,658 03</u>

## DISBURSEMENTS.

Total disbursements for fiscal year,	- - - - -	\$7,929 98
As follows, viz:		
For postage, stationery, salaries Clerk, Janitor, etc.,	-	\$1,542 06
For salaries and incidental expenses of engineering		
department,	- - - - -	5,704 54
For office rent,	- - - - -	249 96
For services of Mud Inspector,	- - - - -	387 50
		<u>Net expenses of office,</u>
	- - - - -	\$7,884 06
Return of deposit fee on rejected applications,	- - - - -	45 92
		<u>\$7,929 98</u>

## DRAFTS ON TREASURER.

For office expenses, - - - - -	\$1,600 00
For office rent, - - - - -	250 00
For engineering department, - - - - -	6,000 00
For Inspector of mud dumping, - - - - -	600 00
	<hr/>
	\$8,450 00

## Disbursed as follows:

For office expenses, - - - - -	\$1,542 06
For return of deposit fee, - - - - -	45 92
For engineering department, - - - - -	5,704 54
For office rent, - - - - -	249 96
For services of Mud Inspector, - - - - -	387 50
For cash returned to State Treasurer, - - - - -	520 02
	<hr/>
	\$8,450 00

## SUMMARY.

Total receipts of office for fiscal year, - - - - -	\$9,658 03
Total disbursements, - - - - -	7,929 98
	<hr/>
Excess of receipts over disbursements, - - - - -	\$1,728 05

## APPROPRIATIONS.

Original appropriation, - - - - -	\$13,150 00
Deficiency bill for commissioners, - - - - -	1,000 00
Deficiency bill for mud dumping, - - - - -	300 00
	<hr/>
	\$14,450 00

## Disbursed as follows, viz:

Expenses of office, engineering department, etc., -	\$7,929 98
Commissioners pay and expenses, - - - - -	6,000 00
Unexpended balance returned to Treasurer, - - - - -	520 02
	<hr/>
	\$14,450 00

Vouchers for office expenses returned to Comptroller and by him

approved, - - - - - \$7,929 98

## Engineer's Report.

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*To the Commissioners of Shell Fisheries of the State of Connecticut :*

GENTLEMEN:—This report is for a period of twelve months, ending June 30, 1886. The work of the department has kept me actively engaged.

### TRACINGS.

Each of the Town Clerk's offices West of Orange has been furnished with an outline tracing of the oyster lots, as claimed by the owners, in State jurisdiction, off their respective towns. \* \* \*

From Orange, eastward, your office is so accessible that interested persons there residing prefer to call at the office and insure to themselves the latest knowledge relative to the territory under consideration. Hence no maps for these towns were filed. \* \* \*

### DESCRIPTIONS OF SIGNALS.

Recognizing the value of complete information relative to the descriptions and markings of the signals used by you, I have looked up all new objects which have been observed on, and made full descriptions of the appearance and location of the same. These, together with those before prepared, have been bound into two substantial volumes. Several blank pages have been left between each description, in order that future occurrences may be properly noted. The whole has been indexed, so that the complete history of any signal may be turned to at once. The dimensions and shapes of the signals, the surface and other marks, date of erection, the color, the dates when visited, repairs and alterations of all kinds that have been made and condition left in when last visited are all given.



## SIGNAL REPAIRS.

The structures built by the State received a thorough overhauling in the spring. Mr. D. C. Sanford was in charge of this work. Sixteen signals had chestnut posts secured to their legs. These were buried deep and otherwise secured. Twenty-five signals received one or more coats of the best quality of railroad paint. When making repairs care is taken to give the signals as trim an appearance as possible.

## TOWN LINE AND JURISDICTION LINE SURVEYS.

April 10, a granite monument was set on the mean high water line at the southwestern end of Shippan Point. This is on the State jurisdiction line, and is also a point of change in the direction of said line. Surveys and theodolite observations were made to determine the geodetic position of the monument.

April 14, the geodetic position of a large chestnut tie set at Shoal Point, was determined. A transit survey of the shore line was also made. The survey has been plotted and a point selected and marked in the notes as the exact point of change in direction of the State jurisdiction line. The angle and distance from the tie to the change point are also now given in the notes.

April 16, a position at Seaside Park, Bridgeport, in line between the Soldiers' Monument and the Black Rock Lighthouse, was determined. A survey of the sea wall was made. This survey has been treated like the one at Shoal Point.

April 17, Charles Island was visited. A chestnut post was set and located. The south side of the island and various objects of interest were surveyed. The surveys have been plotted and the angle, and distance to change point from the tie, entered in the notes of the survey.

April 15, the initial point of the meridian section of the boundary line between the towns of Greenwich and Stamford, was located. The point is marked by a cut granite post of very dark color. The post is  $5\frac{1}{2}$  inches square on top and has some taper. It is dressed for a height of fifteen inches and has a large undressed butt. The post is set on the north side of the road, on east side of the Tomack River. I am told that this monument was set by town authorities in 1883. In 1881 the Selectmen of the respective towns stated to you that the point was on the main road to Old Greenwich, at the head of the Tomack River, and on the west side of a little stone bridge. The river is carried under

the highway by a stone culvert about three feet in width and four feet high, so that it makes no material difference to either town whether the monument is placed on the west or east bank. It will now be easy to make any rectification of the position of this monument which may be desired.

April 13 and 14, the initial point of the meridian section of the boundary line between Fairfield and Bridgeport, was determined. Owing to changes in the creek which forms the boundary, the position of the point was, in 1881, left subject to an investigation to be made by Mr. H. G. Scofield, City Engineer of Bridgeport.

Mr. Scofield visited with me the point which he selected as a result of his labor, and which the Selectmen had approved. It appears that a year ago a tide mill was located near the mouth of Ash Creek. In order to make navigation possible up to this mill the old channel was walled up so as to confine the water and increase its depth. The mill has been gone many years and the old walls are in good part buried under the shifting sands. The point selected is midway of these old walls, and may be recovered by reference to data on file in the horizontal angle books.

It was not possible to get a satisfactory three point position at either one of these town boundary points. The theodolite was therefore set up 830.8 feet from the Greenwich line, and 1,535 feet from the Fairfield line. In each case an angle was turned from a suitable triangulation station to the point sought, and the distance accurately measured with a steel tape.

#### REDUCTION OF SOUNDINGS.

To secure uniformity in the reduction of soundings to mean low water level, I have prepared a table giving the rise and fall of the tide for each half hour. The table is prepared for eleven places between the Connecticut River and Great Captain's Island Lighthouse. These constants algebraically added to the tides at New London, as given in the U. S. Coast and Geodetic Survey Tide Tables, give the required results.

#### BUOY WORK.

The number of buoys set during the year is 351; buoys surveyed, 110; total positions determined, 461. The greater part of this work was done by Mr. D. C. Sanford.

## BOAT SHEETS AND BUOY ANGLE BOOKS.

A duplicate set of boat sheets has been made by Mr. Sanford. They may be regarded as lot indexes to the details of the buoy records of the office. I gave them a thorough revision and consider them quite free from errors.

Mr. Sanford has also made a copy of what are termed the buoy angle books. These books contain the sextant angles used by you in buoying each lot in State jurisdiction. These copies will save a great loss in the event of accident to the originals, which have thus far been used in the field. \* \* \*

## GENERAL WORK.

The principal features of my work not specifically mentioned have been attendance at your meetings and hearings, taking off angles for use in the field, plotting on the working maps of the office, making at request of owners certified copies of sextant angles used in buoying out their lots, finishing the computations relative to quite a number of points which it was necessary to triangulate in order to have data for comparisons, furnishing by your approval and at the expense of those interested satisfactory solutions of difficult cases of buoy work.

Eleven days have been spent on work relative to the boundary line between Connecticut and Rhode Island.

My journal of daily occupation I have kept as in years past. It is to be found on file with the other books of record of the office.

Mr. D. C. Sanford has in addition to work already credited to him, rendered assistance in laying assessments for taxes, in taking off angles for field use, in preparing the outlines of several of the tracings sent to the town clerk's office, and various details incident to the largeness of the work.

Mr. R. C. Pike, Jr., tendered his resignation in September, 1885, requesting that it take effect October 1. By request he continued his services till November 1st. During the four months he was chiefly engaged in buoy work.

## DUMPING GROUND OFF MILFORD AND HOUSATONIC RIVER.

A conference with Col. Walter McFarland, of the U. S. Army Engineer Corps, resulted in the reserving of an area of 485 acres on which to dump material dredged from the above named places.

Material dumped east of a N. by E. course toward Welch's Point, and south of a N. W. by W. course toward the Stratford Point Lighthouse, will be within the reserve. The intersection of the bearings give a point near the northwest corner of the reserve.

The exact description of the ground is as follows: The northwest corner is a point which is sixteen thousand seven hundred and thirty-three (16,733) feet due east of a point which is six thousand one hundred and seventy-five (6,175) due south of the center of the tower of the Stratford Point Lighthouse. The north and south sides run due east and west and are each four thousand seven hundred (4,700) feet in length. The east and west sides run due north and south and each four thousand five hundred (4,500) feet in length.

## EXPENSES ENGINEER DEPARTMENT.

Salaries, - - - - -	\$4,100 00
Pay of men not under salary, - - - - -	185 50
U. S. Coast and Geodetic survey, - - - - -	54 00
Mrs. E. C. Hunt, copying buoy books, - - - - -	13 00
Traveling expenses, party in field, - - - - -	466 65

## SIGNALS, GENERAL REPAIRS AND INSPECTION.

Pay of extra men, - - - - -	\$201 00
Lumber, - - - - -	82 03
Hardware, paint, etc., - - - - -	49 30
Traveling expenses, - - - - -	69 76
	<hr/>
	402 09
Ground rent for signals, - - - - -	\$66 50
Tools and field supplies, - - - - -	79 27
Office supplies, - - - - -	221 87
Traveling expenses of engineer, - - - - -	66 26
Postage, - - - - -	15 67
Express charges, - - - - -	29 69
Telegrams, - - - - -	4 04
	<hr/>
Total expense, - - - - -	\$5,704 54

## RECEIPTS OF THE ENGINEER DEPARTMENT.

There has been an increased demand for work which is subject to charge. The amount collected during the year for office work and buoy setting is \$714.93. Of this amount I earned \$250.90,



and the field party earned \$464.03. Considerable work has been offered which was located within the jurisdiction of the towns. This work has been declined, as not authorized by law. However, such available data as the office possessed has been cheerfully afforded to all who applied. \* \* \*

The publication of a table of geographical positions of the signals would be useful, but correspondence with the U. S. Coast and Geodetic Survey office has elicited the fact that it has the location of our signals under adjustment for their own uses. The results will be sent to you this fall. A fine series of base lines and azimuths for local surveys will be thus secured.

Respectfully submitted,

JAMES P. BOGART,

*Engineer for Commissioners of Shell Fisheries.*

## Laws Relating to Shell-Fisheries.

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### CHAPTER XXXVIII.

AN ACT AMENDING AN ACT RELATING TO TAKING SEED OYSTERS FROM  
BRANFORD AND FARM RIVERS.

*Be it enacted by the Senate and House of Representatives in General Assembly  
convened :*

SECTION 1. Section three of chapter one hundred and four (page 328) of the public acts of 1878 is hereby amended to read as follows: No person shall take, gather, or collect any oysters or shells from the aforesaid rivers by using for that purpose implements of any kind, between the first day of April and the first day of October in each year.

SEC. 2. Chapter ninety-nine of the public acts passed January session, 1879, is hereby repealed.

Approved, March 10, 1886.

### CHAPTER LXVI.

AN ACT CONCERNING THE DUTIES OF THE STATE BOARD OF HEALTH.

*Be it enacted by the Senate and House of Representatives in General Assembly  
convened :*

SECTION 1. The State Board of Health are hereby authorized and empowered to investigate and ascertain as far as practicable all facts in relation to the pollution of streams and natural waters of this State by artificial causes, which in their judgment may be necessary to determine the sanitary and economic effects of such pollution, and may have power to enter upon lands, buildings, and premises, as may be necessary for their investigations, and may institute and conduct needful experiments pertaining thereto, and shall have power to summon witnesses, administer oaths, and hear evidence relating to such matters, and said board of health shall make a report of their operations in writing to the Governor, on or before the first day of December in each year.

SEC. 2. The Treasurer of the State is hereby authorized to pay to said board of health for the purposes of such investigations and experiments, upon the comptroller's warrant in such sums as the certificate of the board with proper vouchers annexed may certify from time to time, a sum not to exceed five thousand dollars.

Approved, March 24, 1886.

## CHAPTER XLIX.

## AN ACT CONCERNING THE TAKING OF OYSTERS IN ALEWIVE COVE.

*Be it enacted by the Senate and House of Representatives in General Assembly convened :*

Any person or persons who shall take any oysters from the waters of Alewive Cove, so called, in the town of New London, between the first day of March and the first day of December in each year, shall pay a fine of twenty dollars and the costs of prosecution. This act shall not apply to the owners of oyster grounds that have been designated and set out to them in said cove under the laws of this State, but they shall have the right and privilege to plant and cultivate oysters on their said grounds and remove them at any time.

Approved, March 16, 1886.

## CHAPTER L.

## AN ACT RELATING TO OYSTER GROUNDS WITHIN STATE JURISDICTION.

*Be it enacted by the Senate and House of Representatives in General Assembly convened :*

All transfers of title to oyster grounds within State jurisdiction, which may hereafter be made, shall be recorded in the record books of the Commissioners of Shell Fisheries; and it shall be the duty of the person, persons, or corporation making such transfer to cause such record to be made forthwith; or in lieu thereof, to forthwith give written notice of such transfer to the said commissioners, stating the date thereof, the name of the transferee or transferees, and the description of the grounds affected thereby; and upon the failure to make such record, or to give such notice, the person, persons, or corporation making such transfer shall be deemed and treated by said commissioners, for all purposes of taxation, to be the owner or owners thereof, notwithstanding such transfer; and shall be liable for and shall pay all such taxes as may be laid on such land by said commissioners at any time before such record is made or said notice is given; and such tax shall be a lien on such grounds.

Approved, March 16, 1886.

## CHAPTER CXVII.

## AN ACT TO PROTECT SHELL-FISH IN THE HAMMONASSETT RIVER,

*Be it enacted by the Senate and House of Representatives in General Assembly convened :*

SECTION I. Any person who shall in any one day take, gather, or collect more than two bushels of oysters, clams, mussels, and shells, or more than two bushels of any of them, from any portion of Hammonasset river not designated for planting shell-fish, shall be fined not more than twenty dollars or be imprisoned not more than sixty days, or both.

SEC. 2. The towns of Clinton and Madison may appoint at annual or special town meetings two or more special constables who shall have power to inspect and measure shell-fish and shells taken by any person in one day from the portion of Hammonasset river over which such constables have supervision, authority and control as hereinafter provided, and to arrest, without warrant, within such portion of said river, or within the town to which the officer making the arrest belongs, any person found violating this act, or who has in his possession shell-fish or shells taken, gathered, or collected by him within said limits in violation of this act. Said towns shall respectively provide for the payment of such special constables as shall be appointed.

SEC. 3. It shall be the duty of such special constables to inquire after, and of all informing officers of either of said towns to inquire after and prosecute, any violations of this act. For the purpose of enforcing the same, special constables appointed as herein provided, and grand jurors and justices of the peace in either of said towns, shall have supervision, authority, control, and jurisdiction over that part of Hammonasset river lying above a line running across said river at the mouth of Dudley's creek, and perpendicular to the course of the river, and of offenses under this act committed within said limits in the same way and to the same extent as though such portion of said river was within the town to which such constables, grand jurors, or justices of the peace belong, and the officers and authorities of the town of Clinton shall have supervision, authority, control, and jurisdiction over the remaining portion of said Hammonasset river. The accused shall be allowed to appeal as in other cases brought before such justices of the peace.

SEC. 4. This act shall take effect from the date of its approval, and shall not in any way affect the rights of the town of Madison, created by or claimed under the act establishing the line between the towns of Guilford and Killingworth, passed in December, 1790.

Approved, April 9, 1886.

## CHAPTER CXXI.

### AN ACT IN RELATION TO THE TAXATION OF OYSTER GROUNDS WITHIN STATE JURISDICTION.

*Be it enacted by the Senate and House of Representatives in General Assembly convened :*

The Commissioners of Shell-Fisheries are hereby authorized and empowered to file, at any time, a notice of any tax heretofore laid, or which may be hereafter laid, upon any oyster ground within State jurisdiction, in the Town Clerk's office of the town between whose meridian lines such oyster ground, or any part thereof, may be situated, such notice to contain a description of such ground, the amount of tax laid thereon, the year and day when it became payable, and the name or names of the owner or owners thereof; and such tax shall be a lien upon such ground from the time of filing such notice, as herein provided, until such tax is fully paid.

Approved, April 9, 1886.



## CHAPTER CXXXVII.

## AN ACT CONCERNING TAXATION OF PROPERTY OF SOLDIERS AND SAILORS.

*Be it enacted by the Senate and House of Representatives in General Assembly convened :*

SECTION 1. Property of residents of this State who have served in the army or navy of the United States in time of war and been honorably discharged, the property of resident widows and widowed mothers of persons so serving and discharged, and of pensioned widows and mothers of soldiers and sailors who served in the army of the United States, shall be *exempt from taxation to the amount of one thousand dollars.*

SEC. 2. So much of section twelve of chapter one, title twelve of the General Statutes (page 154) as reads, "the estate to the amount of one thousand dollars of pensioned soldiers and sailors who served in the army or navy of the United States in the war of the rebellion and enlisted from and were credited on the quota of this State, of the pensioned widows and mothers of said soldiers or sailors, and of the pensioned widows and mothers of soldiers and sailors who served in the army or navy of the United States in previous wars, and were killed or died from wounds received or disabilities contracted in said service," and chapter twenty-three of the public acts of 1879, chapter forty-eight of the public acts of 1880, chapter eighty-four of the public acts of 1884, and chapter thirty-two of the public acts of 1885, are hereby repealed.

Approved, April 13, 1886.





TWENTY-FIRST REPORT  
OF THE  
FISH COMMISSIONERS  
OF THE  
STATE OF CONNECTICUT,  
TO THE  
GENERAL ASSEMBLY,  
JANUARY SESSION,  
1887.



HARTFORD:  
PRESS OF THE CASE, LOCKWOOD & BRAINARD COMPANY,  
1886.





# REPORT.

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*To His Excellency the Governor, and the General Assembly of Connecticut.*

The Fish Commissioners respectfully present their twenty-first annual report, for the year ending June 30, 1886. By the terms of the appropriation of the General Assembly, the commissioners have necessarily confined their operations to the hatching of shad, and the distribution of young trout. They have no discretion in the matter, and were obliged to decline offers of salmon eggs from Prof. S. F. Baird, U. S. Commissioner of Fisheries, for want of funds to hatch them.

Details of the work done will be found in the succeeding pages.

## POLLUTION OF STREAMS.

The last General Assembly appropriated the sum of five thousand dollars to the State Board of Health for "investigation and experiment concerning the pollution of streams."

This is a very important subject, and will doubtless be thoroughly investigated with a view to its effect upon the public health. In connection with the same subject, the result of the experiments of Messrs. Wiegelt, Sacre, and Schwab, as to the effects upon fishes, may be found interesting. The account is taken from *Science*:

"C. Wiegelt, O. Sacre, and L. Schwab have made a series of very valuable experiments, says the *Chemical News*, on the injury to fisheries and fish-culture by sewage and industrial waste waters. They find that chloride of lime, in proportions of 0.04 to 0.005 per cent. chlorine, has an immediate deadly action upon tench, while trout and salmon perish in presence of 0.0008 per cent. of chlorine. Sulphurous acid has the same action as chlorine, and is still more hurtful if another acid is simultaneously present; sul-

phites are harmless. Hydrochloric acid, 1 per cent., kills tench and trout. In sulphuric acid of 0.1 per cent., trout turn on their sides in two to six hours, while tench were not affected in eighteen hours. Acids are said to have less action, the higher are their molecular weights. Tannin at 0.1 per cent. is harmless. Ammonia exerts no action at 0.01 per cent. Soda at 1 per cent. is fatal to trout on prolonged exposure. Manganese chloride at 5 per cent. had no action on tench in twenty-two hours, and a trout sustained 1 per cent. for five hours. Iron acts as a specific poison upon fishes, except in the state of a ferrous salt. Alum has the same injurious action as the salts of iron. Solution of caustic lime has an exceedingly violent action upon fishes, due in part to the deposition of calcium carbonate in the gills. Arsenious acid, 0.1 per cent., combined with soda, has no injurious action upon trout and tench. Mercuric chloride, in proportions of 0.1 and 0.05 per cent., is immediately fatal. Copper sulphate, 0.1 and 10 per cent., kills trout in a few minutes if they cannot escape into pure water. Potassium cyanide, 0.01 and 0.005 per cent., is rapidly fatal if there is no escape. Potassium sulphocyanide and ferrocyanide, in the proportion of 1 per cent., had no injurious action in an hour. Sodium sulphide, 0.1 per cent., was endured by tench for thirty minutes. The fish were bleached, and did not recover their color in pure water. Hydrogen sulphide proved rapidly fatal in the proportions of 0.01 and 0.001 per cent. The hurtfulness of putrid sewage depends on poisonous gases, on the deficiency of oxygen, and on the action of bacteria."

#### BROOK TROUT.

It has been very difficult for the commissioners to distribute the supply of young trout for the year satisfactorily, either to themselves or to the applicants. It has been deemed advisable to put at least three thousand into each one of the streams to be stocked, and as the \$1,000 appropriated would only purchase 334,000 trout, it is obvious that only one hundred and twelve (112) applicants could be supplied. The actual number of those who asked for their quota on or before March 1st, was two hundred and sixty-nine (269), and consequently more than one half of these must be necessarily disappointed. The commissioners considered and discussed

the matter thoroughly, and concluded that as far as possible, those who were applying for the first time, should be first satisfied, and those who had received trout for two or more years in succession, should be omitted in the distribution for the year. Doubtless many of those who were disappointed will complain bitterly, and probably find fault with the commissioners, but the system adopted seemed to be the best and fairest possible.

The appropriation for the next year is \$1,000 the same as before, and yet one of the senators writes as follows:—"In consideration of the small number of trout fry we received this spring, and as they were the first that have been furnished this town, I would respectfully request that for the spring of 1887, we be allowed at least fifty thousand."

There are one hundred and sixty-seven towns in the State, and if each were to receive fifty thousand trout, the number required would be eight million three hundred and fifty thousand (8,350,000). Now the actual number available next year will be 334,000, and yet this senator asks for 50,000 for his town, which is nearly one-sixth of the whole number to be distributed. If each town in the State had received exactly its proportion of the 334,000, it would have received just 2,000 trout, but as a matter of fact, 9,000 were sent to the town of the senator in question; and yet he asks for 50,000 "in consideration of the small number received this spring." This application has been mentioned only as a specimen of the difficulties with which the commissioners have to contend. The universal testimony is that the trout are increasing in consequence of the work of distribution, and the brooks and streams a short time since nearly barren of trout, are now teeming with them again. Occasionally a complaint is made that a certain stream which has received trout from the State for several years in succession, has been "posted" by the owners of the land, and all persons forbidden to take trout therefrom. One public-spirited gentleman who had for four years paid the necessary expenses of transportation of the young fry to a well-known brook, when



he went to catch a few of them, now well grown, for his own use, was informed that the owner would not allow any more fishing, and on further inquiry, found that the proprietor was in the habit of taking a few pounds of trout every week and sending them to a popular restaurant in Hartford. Section 2, of chapter cv of the laws of 1886, forbids entering upon the enclosed land of any person for the purpose of hunting, trapping, or fishing (whether the land is posted or not), and section 4 of the same act, authorizes the owner to arrest the offender and take him before a justice of the peace for prosecution, and the infliction of penalties provided for in section 3. This is a very comprehensive law, and if strictly enforced, may cause serious embarrassment to many unintentional violators of it. The question has been raised whether a party who has received trout from the State for a number of years, and placed them in a brook, claiming it to be a public stream, has a right to debar the public from a participation in the fishing, after it has been restocked. This is a very different thing from preventing all fishing by anyone, owner included, for two or three years, in order to give the young trout a chance to attain a fair size, and then open the stream to all alike. This latter plan would be in many cases desirable, and would not be objected to by any sensible person. The question which will soon have to be decided by the courts is, Whether a party who has stocked a stream with trout from the State, with the understanding that it is a public trout stream, has the right to prevent any and all persons from fishing therein, thereby reserving to himself the entire proceeds of the State's distribution of young trout in that particular stream. A list of those to whom trout were allotted in 1886, is given for the first time by counties, that is, the counties in which the trout were placed, and not the counties in which the applicants resided.

DISTRIBUTION OF TROUT IN 1886, ACCORDING TO THE VARIOUS COUNTIES OF THE STATE IN WHICH THE YOUNG FISH WERE DEPOSITED.

*Hartford County.*—J. C. Capen, Harvey Godard, Miles Godard, H. W. Johnson, T. B. Baker, R. C. Dunham, H. R. Sessions,

N. W. Holcomb, J. G. Smith, Geo. S. Osborn, Louis Belnar, C. H. Smith, Jr., W. Rowley, M. H. Whaples, T. F. Case, F. L. Hungerford, F. A. Case, W. M. Savage, J. W. Beach, L. H. Holt, C. E. Billings, C. F. Poindexter, J. Holcomb, J. N. Purinton, E. Stone, A. R. Shepard.

*New Haven County.*—John F. Douglass, David Torrance, W. C. Atwater, J. W. Webster, John W. Hill, W. E. Wilcox, Wm. H. Golden, Jr., G. E. Savage, F. A. Cook, C. D. Wooding, L. P. Deming, F. H. Brown, W. S. Downs, George Smith, George Smith.

*New London County.*—K. N. Bill, Fred. L. Babcock, Richard M. Peck, D. B. Hempstead, J. C. Crump, W. Standish, T. H. Allen, C. W. Barnes, E. S. Rice, C. W. Comstock, H. L. Lee, F. R. Wasley, H. C. Burnham, C. S. Johnson, Julius S. Shepard.

*Fairfield County.*—Geo. W. Anderson, B. A. Hough, H. L. Crofut, Geo. E. Scofield, L. D. Brewster, L. M. Munroe, E. S. Cornell, W. C. Sanford, H. A. Lyman, F. Brown.

*Windham County.*—J. M. Hall, Amos Witter, W. L. Palmer, James M. Wilcox.

*Litchfield County.*—C. C. Smith, J. B. Bristol, V. P. Staub, John Peck, P. W. Wells, Joseph Seldon, Alexander Hawley, S. L. Allen, H. Case, Henry Skinner, Rufus E. Holmes, H. B. Case, H. G. Colt, L. A. Cooke, A. Kelsey, Frank Stevens, J. Arthur Smith, T. E. Hungerford, G. C. Beckwith, W. Barnes, G. F. Douglass.

*Middlesex County.*—J. H. Sage, James P. Hall, F. Hubbard, Henry Davis, J. H. Kelsey, J. C. Broatch, J. W. Alsop, S. A. Robinson, W. L. Cone, S. M. Smith, C. C. Atwell, A. G. McKee, E. N. Hubbard, F. W. Swan, J. W. Davis, Henry Andrus.

*Tolland County.*—G. B. Armstrong, J. M. Menow, David Hodge, Henry Butterfield, H. A. Post, J. Hills, H. N. Wardwell.

Hartford County 26; New Haven County 15; New London County 15; Fairfield County 10; Windham County 4; Litchfield County 21; Middlesex County 16; Tolland County 7. Total, 114.

#### SHAD—(*Alosa sapidissima*).

From the report of Mr. R. B. Chalker it will be found that the number of shad taken in 1886 was 117,950, which, compared with the report of 1885 shows a decrease of 72,350. The number of shad taken by pounds west of the mouth of

the Connecticut River was in 1885, 133,000; in 1886, 75,000  
 Number in hauling seines " 8,900; " 8,500  
 Number in gill nets " 48,400; " 34,450

Totals for each year:

1885.				1886.			
Pounds,	-	-	133,000	Pounds,	-	-	75,000
Hauling seines,	-	-	8,900	Hauling seines,	-	-	8,500
Gill nets,	-	-	48,400	Gill nets,	-	-	34,450
<hr/>				<hr/>			
190,300				117,950			

Mr. Fenton reports the number of shad taken in the Housatonic River in 1886 to be 34,818 as compared with 50,689 in 1885, a decrease of 15,871 for the year 1886. He also reports that only about half of the usual catch was secured on the Farmington River. All these statistics show that for some reason the year 1886 was an unusually bad year for the shad fishermen, and the same state of things seems to have prevailed all along the coast, except possibly in the Potomac River, where the shad are reported to have been taken in unusual numbers. It is difficult to account for these facts on any other theory, than that the number of shad is gradually decreasing in consequence of the increased demand for them, and the constantly improving methods of capturing them. In other words, it is simply a question whether the natural propagation of the shad, combined with the operations of the commissioners along the coast in artificial hatching shall prove sufficient to supply the demand of a constantly increasing population. Even the above statement regarding the catch in the Potomac is denied by the following newspaper clipping, which also reveals the cause of the decrease of shad, in the opinion of the Potomac fishermen:

"The Potomac fishermen say this has been the poorest season for shad they ever knew, and are inclined to lay the blame on the government hatching station. The shad from the ocean eat the artificially hatched government shad, they say, as soon as the latter are put in the river, and the diet somehow disagrees with them."

*To the Honorable Board of Fish Commissioners :*

I beg leave to report the catch of shad from Deep River to Guilford for the season of 1886 to be as follows :

*Pounds.*

15 traps in Saybrook caught	-	-	-	-	23,200
22 " " Westbrook "	-	-	-	-	34,300
11 " " Clinton "	-	-	-	-	12,400
10 " " Madison "	-	-	-	-	5,100
					<hr/> 75,000

*Hauling Seines.*

2 in Saybrook caught	-	-	-	-	5,300
1 " Lyme "	-	-	-	-	2,000
1 " Hadlyme "	-	-	-	-	1,200
					<hr/> 8,500

*Gill Nets.*

Saybrook Bar to Essex Reach, 33 Gill Nets caught	-	21,450
Essex Reach, 5 Nets caught	-	2,500
Brockway's Reach, 5 Nets caught	-	2,700
Chester Reach, 12 Nets caught	-	7,800
		<hr/> 34,450

Pounds, -	-	-	-	-	-	75,000
Hauling Seines, -	-	-	-	-	-	8,500
Gill Nets, -	-	-	-	-	-	44,450
Total, -	-	-	-	-	-	<hr/> 117,950

There were less gill nets this year than in 1885, and it was very difficult to obtain statistics of the number caught, as the fishing was very irregular. Probably the accurate number caught would exceed the above figures.

All of which is respectfully submitted,

ROBERT B. CHALKER.

OLD SAYBROOK, July 13, 1886.



# SHAD HATCHING OPERATIONS AT BIRMINGHAM, ON THE HOUSATONIC RIVER, IN 1886.

Mr. Fenton superintended the shad hatching operations at Birmingham, on the Housatonic River, as usual, and was very successful. The parties who have for so many years violated the law regarding fishing for shad between the dam and the mouth of the Naugatuck River, were prevented from fishing during the early part of the season, and consequently when the time arrived for taking the eggs, there was an abundance of ripe shad for the purpose. The McDonald jars in a small house, which could be locked up at night, were found to be serviceable, and the experience of the previous year also proved valuable. Mr. Fenton's report shows that he hatched and planted in the waters of the state 8,368,000 young shad, at a total cost of \$1,000, or more than 8,000 for \$1.00.

These were distributed as follows:

Connecticut River,	-	-	-	-	3,000,000
Housatonic River,	-	-	-	-	2,568,000
Thames River,	-	-	-	-	1,300,000
Quinnipiac River,	-	-	-	-	1,000,000
Farmington River,	-	-	-	-	500,000
					<hr/> 8,368,000

Is there any other way that the same amount of money can be made to produce such satisfactory results?

*Report of Shad-Hatching Operations on the Housatonic River, at Birmingham, Conn., Conducted by Henry J. Fenton, Superintendent:*

Date.	Temp. of Water.		Number of Eggs Taken.	Number of Fish Planted.	Where Deposited.
	Morn.	Eve.			
May					
17,		58	223,000		
18,	58	59	331,000		
19,	60	60	433,000		
20,	61	62	525,000		
21,	64	66	310,000		
22,	66	66	571,000		
23,	68	68	290,000		
24,	68	68	452,000		
25,	68	68	328,000	{ 300,000 500,000	Housatonic River. Connecticut River.
26,	66	66	402,000		
27,	64	62	630,000	{ 500,000 500,000 200,000	Connecticut River. Quinnipiac River. Housatonic River.
28,	60	60	376,000		
29,	62	62	532,000	500,000	Connecticut River.
30,	64	64	338,000		
31,	66	66	215,000	200,000	Housatonic River.
June					
1,	68	68	391,000	500,000	Quinnipiac River.
2,	68	68	180,000		
3,	70	70	276,000	600,000	Thames River.
4,	72	72	321,000	300,000	Housatonic River.
5,	72	72	233,000	700,000	Thames River.
6,	72	72	269,000	500,000	Connecticut River.
7,	70	70	251,000		
8,	68	68	177,000	300,000	Housatonic River.
9,	72	72	162,000		
10,	72	72	145,000	500,000	Farmington River.
11,	72	72	No fish.	400,000	Housatonic River.
12,	72	72	Caught all male shad.	500,000	Connecticut River.
13,	72	72	129,000		
14,	73	73	186,000		
15,	73	73	75,000	500,000	Connecticut River.
16,	72	72	49,000	200,000	Housatonic River.
17,	72	72	62,000		
18,	70	70	60,000	400,000	Housatonic River.
19,	70	70			
22,				268,000	Housatonic River.
			8,922,000	8,368,000	

## RECAPITULATION.

Connecticut River, . . . . .	3,000,000
Housatonic " . . . . .	2,568,000
Thames " . . . . .	1,300,000
Quinnipiac " . . . . .	1,000,000
Farmington, " . . . . .	500,000
Total Plant, . . . . .	8,368,000

Attest,

HENRY J. FENTON,

*Superintendent.*

POQUONOCK, HARTFORD COUNTY, CONN., July 1, 1886.

*To the Board of Fish Commissioners, New Haven, Conn.:*

GENTS, — I herewith submit my annual report of shad-hatching at Birmingham, Conn., for the season of 1886, and would say, that it has been a remarkably good season, as the shad at the spawning grounds were numerous and in good condition, owing to the protection they got in the early spring from the would-be poachers; this giving the shad a chance to ripen unmolested, until we were ready to commence operations; then we had an ample supply of spawners, and with our improved paraphernalia to care for the young fish, the season's labors have been a success. Enclosed you will please find a daily report of the work performed.

Yours very truly,

HENRY J. FENTON,

*Superintendent.*

POQUONOCK, HARTFORD COUNTY, CONN., July 1, 1886.

*To the Board of Fish Commissioners, New Haven, Conn.:*

GENTS, — I have made my annual trip down the Housatonic River, gathering statistics of shad caught, and find the number of hauling seines decreased from sixteen to eleven, and the decrease in catch of shad is about fifty per cent., while the number of gill-nets increased from fifty-four to sixty-seven, with the catch per net somewhat less than last year; but it was very difficult to get anything accurate from the gill-net men. Many of them set the nets entirely across the River; this accounts in part for the small catch in the hauling seines. Whole number taken as per statistics gathered 34,818; as compared with last year, 50,689. The catch on the Farmington River fell off fully one-half.

Yours very truly,

HENRY J. FENTON.

A COMMUNICATION FROM THE STATE OF MASSACHUSETTS RELATING TO THE ENFIELD DAM.

In the month of April your commissioners received from the Secretary of State, a letter enclosing a resolution of the legislature of Massachusetts. The preamble complains that the Enfield Dam is an obstruction to the passage of shad, and the resolution suggests that mutual measures be taken by the two States for the restoration of shad to the river.

The letter of the Secretary of State is to the effect that the resolution was by the General Assembly of Connecticut referred to the Fish Commissioners to investigate and report to the next General Assembly.

The letter and resolutions are given in full :

STATE OF CONNECTICUT,

OFFICE OF SECRETARY OF STATE,

HARTFORD, April, 1886.

DEAR SIR,—The accompanying is a copy of a preamble and resolution of the General Assembly of the State of Massachusetts referred by the General Assembly of this State to the Fish Commissioners, to investigate and report to the next General Assembly.

Truly yours,

CHARLES A. RUSSELL, *Secretary*.

COMMONWEALTH OF MASSACHUSETTS.

In the year One Thousand Eight Hundred and Eighty six.

*Resolution concerning the obstruction to the passage of Shad in the Connecticut River.*

WHEREAS, it appears that by the maintaining a dam across the Connecticut River at Enfield, in the State of Connecticut, by parties in the jurisdiction of the State of Connecticut, the Shad fisheries of the citizens of Massachusetts are practically destroyed, because of the obstruction of said dam to the run of the shad up the river.

AND WHEREAS, the dam is almost an impassable barrier to the passage of the fish, and Massachusetts citizens being thus deprived of the shad, there is little inducement for Massachusetts to con-



tinue the artificial propagation and cultivation of the shad in that river.

AND WHEREAS, if the obstruction of the dam was modified, as it might be, to allow the passage of the fish Massachusetts would gladly, in connection with Connecticut, re-establish the hatchery at South Hadley; as the artificial cultivation and propagation of shad is now so well understood and is so successful that the Connecticut River can be stocked with shad plentifully and cheaply to the great benefit of the people of both States, therefore,

*Resolved*, That the Commonwealth of Massachusetts respectfully suggests to the State of Connecticut that mutual measures be taken by the said States for the restoration of the shad to the river.

That a copy hereof be transmitted by His Excellency the Governor to His Excellency the Governor of Connecticut.

HOUSE OF REPRESENTATIVES, April 7, 1886.

Adopted: Sent up for concurrence.

EDWARD A. McLAUGHLIN, *Clerk*.

SENATE, April 9, 1886.

Concurred.

S. N. GIFFORD, *Clerk*.

SECRETARY'S DEPARTMENT, April 10, 1886.

A true copy, witness the seal of the Commonwealth,

HENRY B. PEIRCE,

*Secretary of the Commonwealth.*

STATE OF CONNECTICUT, ss.

OFFICE OF SECRETARY OF STATE.

I hereby certify that the foregoing is a true copy of record in this office.

In testimony whereof, I have hereunto set my hand, and affixed the seal of said State, at Hartford, this 15th day of April, A.D. 1886.

CHARLES A. RUSSELL,

*Secretary of State.*

That the matter in question may be thoroughly understood, and the actual facts be stated at the outset, your Commissioners have prepared a table, made up from the reports of the Massachusetts Fish Commissioners, showing the number of shad caught each year from 1869 to 1885 inclusive. The first column gives the number of shad caught at the South Hadley Falls fishing place, and the second column gives the number of shad taken at all the fishing places between Holyoke Dam and the Connecticut boundary line.

YEARS.	Shad caught at South Hadley Falls.	Shad caught at all places in Massachu- setts between Holyoke Dam and State boundary line.
1869	8,807	
1870	779	
1871	None reported.	
1872	4,822	
1873	3,598	
1874	3,016	
1875	None reported.	
1876	10,741	12,792
1877	3,412	6,503
1878	8,169	17,790
1879	6,296	13,409
1880	4,698	7,727
1881	18,196	38,382
1882	None reported.	2,770
1883	3,099	3,591
1884	1,539	1,593
1885	1,718	1,718

It will be noticed that 1,718 shad were taken at South Hadley Falls in 1885, the last season before the passage of the resolution. It does not seem possible that so many shad could pass over an impassable dam. If nearly two thousand shad could pass over the dam, five thousand or ten thousand could do the same, and doubtless would do so if they should succeed in ascending the river to that point. This fact alone demonstrates that the Enfield dam is not an obstruction to the passage of shad. The cause of the diminution in the number of shad at South Hadley Falls must be sought for elsewhere. A few facts may furnish a clue to the real cause.

From 1869 to 1881, the laws of the two States in reference to fishing in the Connecticut River were similar. In the later years of the period, the season for taking shad expired on the 20th of June, and the fishermen of both States were required to use a mesh of five inches for their nets, thus allowing the small shad to escape. The Massachusetts fishermen, however, frequently made complaint that their brothers of Connecticut were catching more than their share of the fish, and insisting that the pounds near the mouth of the River should be abolished, and three days of the week observed as close time, during which no shad should be taken in Connecticut. Finally, in 1880, threats were made that if Connecticut would not do what was fair, some radical step would be taken by Massachusetts to force the desired result. Accordingly, early in 1881, before the opening of the fishing season, the legislature of Massachusetts passed an act, to take effect from its passage, allowing the fishermen to take shad until the first day of July, and permitting the use of a two inch mesh, thus insuring the capture of the baby shad with the larger ones. A copy of the act mentioned is here given.

*An Act to amend the law regulating fishing in Connecticut River and its Tributaries.*

SECTION 1. Any person who shall take or aid or assist in taking from the Connecticut River or any of its tributaries, within the limits of this Commonwealth, any shad or alewives at any other time than between the fifteenth day of March and the first day of July in each year, shall forfeit and pay for each offense the sum of one hundred dollars.

SEC. 2. Section three of chapter seventy-six of the Acts of eighteen hundred and sixty-nine is hereby amended by striking out the words "fifteenth day of June in each year, the meshes whereof are less than five" in the eighteenth and nineteenth lines, and inserting the words, "first day of July in each year, the meshes whereof are less than two" in place thereof.

SEC. 3. Chapter three hundred and sixty-nine of the acts of the year eighteen hundred and seventy, and all acts and parts of acts inconsistent with this act, are hereby repealed.

SEC. 4. This act shall take effect upon its passage.

Approved, March 2, 1881.

By referring to the above-mentioned table, it will be seen what the practical effect of this measure was. It must be recollected that the act took effect previous to the fishing season of 1881.

In the year 1880, 4,698 shad were taken at South Hadley Falls and 7,727 in the waters of the Connecticut River within the State of Massachusetts.

In 1881, 18,196 shad were taken at South Hadley Falls, and 38,832 in the Connecticut River in the State of Massachusetts, nearly five times as many as the previous year. The fine mesh of the nets enabled the fishermen to capture shad of all sizes, and it was pitiful to see the number of young shad no larger than alewives. Is it any wonder that they killed the goose that laid the golden eggs? The effect of the proceeding, as might have been expected, was to ruin their own fisheries by nearly exterminating the breeding fish. As the fishery at South Hadley Falls is the last fishery before reaching the Holyoke dam, the destruction of the mature shad would be much more serious at that point than any other, for the reason that the ova are more advanced and nearer the time of deposit than in any other part of the river. Then the eleven days from the 20th of June to July 1st, after the open season has closed in Connecticut, are much more destructive to the shad than any previous time, from the fact that the water has become so warm that the shad ova mature more rapidly than when the water is colder. There is no doubt that the amount of fishing in the Connecticut River, and the waters adjacent to its mouth, is too great for the shad to withstand without artificial aid, and this suggests the words of the resolution relating to mutual measures of the two States for the restoration of shad to the river.

It may be stated that from 1869 to the present time the Commissioners of Connecticut have annually (with one or two exceptions, when short of funds) hatched and placed in the Connecticut River as many young shad as could be obtained for the money at their disposal, and have never received any financial assistance from Massachusetts. All the expenses of



the shad-hatching operations on the Connecticut River from 1869 to date have been defrayed by the State of Connecticut, with the exception of one or two years, when a portion of them was paid by the U. S. Fish Commissioner Prof. S. F. Baird.

In the year 1883, one of your Commissioners called upon one of the Massachusetts Commissioners and proposed that each contribute a given sum towards propagating shad at South Hadley Falls. The offer was declined with an allusion to the unfair laws of Connecticut and the subject was dropped. Since that time, shad-hatching operations have been successfully carried on below the Birmingham dam on the Housatonic River, and millions of young shad hatched there have been placed in the Connecticut River, within the boundaries of Connecticut. Up to the present time, the location at Birmingham has seemed so well adapted to the work that the Commissioners would hesitate before deciding upon a change, especially as there are hardly shad enough in the upper waters of the Connecticut River to warrant operations upon a large scale. Any propositions, however, from the Massachusetts Commissioners upon this subject or any other would meet with respectful attention and careful consideration.

#### GERMAN CARP.

Since the last report, the Park Commissioners of Hartford have ordered the German Carp to be removed from the Park Pond as a nuisance. They stir up the mud and undermine the banks to such an extent that they present a ragged appearance, and the water is continually muddy from their operations. The Park Commissioners decided that the muddy water more than counterbalanced the pleasure of the people in feeding and watching the fishes, and ordered their removal. If any one wishes to make experiments with the German Carp they can obtain them by applying to one of the Commissioners, who will furnish a blank for the purpose.

#### FISHWAYS.

During the last session of the General Assembly an unjust and unwarrantable attack was made upon the Commissioners

on the ground that they had been derelict in their duty in not having ordered a fishway to be erected over the dam of the Housatonic Water Power Co. at Birmingham. The facts are, that several years ago a fishway was constructed in connection with the building of the dam, and the plan for it was made by the best authority on fishways, at that time, in this country. The fishway proved a failure, and was subsequently carried away by a great flood in the river. The Commissioners were unwilling to order another until they could find one which would be of some practical use, and if possible, be successful for the passage of shad.

Col. McDonald of Washington, had invented a fishway on an entirely different principle from all others, and was confident that it would be a complete success. A fishway on this plan had been selected for the Great Falls of the Potomac River, for which Congress had appropriated \$50,000. A letter from Col. McDonald, dated September 8th, 1885, is here reproduced from last year's report :

WASHINGTON, D. C., Sept. 8, 1885.

DR. W. M. HUDSON, *Commissioner of Fisheries, Hartford, Conn.* :

DEAR SIR,—The Great Falls fishways are now being built by contract under Government supervision, and are to be completed by October 31st, unless for sufficient reasons the engineer in charge extends the time. The work, I am informed, is progressing rapidly and satisfactorily. You will certainly be able to inspect it completed at an early date. Trusting to see you in Washington,

I am yours truly,

M. McDONALD.

Under these circumstances the Commissioners thought it would be wise to wait for the completion of this fishway, in order that, if it should prove successful for shad, they might have a similar one for the Birmingham dam. On the 7th of May, 1886, the Commissioners went to Washington to inspect the fishway. The height to be surmounted is 72 feet, and the fishway was to be constructed in six sections. In the latter part of October, 1885, a very high flood damaged the work of all the sections except the sixth or lowest one. The first section had never been commenced at all. On the 7th of

May, 1886, a fishway (section 6) was found to surmount a fall of nineteen feet. It was 114 feet long, by sixteen feet wide, the buckets three feet deep, laid in concrete; the water in the fishway proper twelve inches deep, and the velocity of the water in the fishway about seven miles per hour. The lower portion of the fishway was so obstructed by huge rocks which had come down in the flood that it was difficult to judge properly of its efficiency. After consultation with Colonel McDonald, the Commissioners agreed to make another inspection in June, immediately on receipt of a letter from him stating that the obstructions had been removed, and it was in a satisfactory condition. Colonel McDonald at that time thought that the original \$50,000 appropriated would be adequate to complete section six. No letter has since been received by the Commissioners from Colonel McDonald, regarding the fishery. A letter however was written by Colonel McDonald on the 19th day of May, 1886, to a citizen of this state, which found its way into the local newspapers. The principal part of it is here given:

WASHINGTON, D. C., May 19, 1886.

*Dear Sir,*—You have been so much interested in the matter of the fishways for Connecticut, and have been pleased to express so favorable an opinion of the system of building introduced by me, that I think you are entitled to know everything in regard to the progress of the fishways over the Great Falls and their present condition.

The plans and specifications for these were submitted to and approved by Professor Baird, the U. S. Commissioner of Fisheries, and by him transmitted to the Engineer Commissioner of the District of Columbia in June, 1884. Delays of various kinds were interposed, and, in consequence, the work was not let to contract until June, 1885. The latter part of October, 1885, the work of construction being then in active progress, a very unusual high stage of water in the river broke down the temporary dam erected to protect the works under construction from damage by high water, flooded them, doing considerable injury and making it impracticable to resume active work until low water the ensuing summer.

At the period when active work ceased, the sixth or lower section of the series of fishways was practically completed in its working parts, but to place it under working conditions it still remains, (1) to erect a weir dam to regulate the supply of water to the fishway, and provide for the discharge of the excess of water coming down the channel in which the fishways are situated, (2) to clear out from the waste way channel the loose rock which now fill it, and divert the flood of waste water into the lower end of the fishway, where it flows with such velocity as to make the approach of fish to the entrance of the fishway almost, if not entirely, impracticable, (3) to clear out of the mouth of the fishway a vast accumulation of loose rock and boulders which was swept down by the floods and ice of the past winter, and is piled five or six feet deep over the lower end of the fishway, completely blocking the approach to it.

This fishway, although not yet protected by the heavy stone coping provided for in the plans and specifications, has suffered little or no injury from the floods and ice of the past winter. The durability of the construction is thus established beyond a question, but it will not be possible to have a test of its efficiency for the passage of shad until the work that I have indicated above is completed. There is no reason for delay in the matter, as the work can be done without difficulty at the present stage of water. Every effort will be used to have it done in time to test its efficiency the present season ; but as the matter is under the control of the Engineer Department of the Army, I cannot certainly promise this.

I am in hopes, however, that the Secretary of War will direct expedition in the matter, so that if your commissioners return in June, as they said they would, I trust to be able to afford such evidences of success as will coerce their approval.

Very truly yours,

M. McDONALD.

As this letter showed that future operations were entirely dependent on the orders of the Secretary of War, the Commissioners wrote to Hon. W. C. Endicott, the following letter, to which is appended the reply of the Secretary of War, with inclosures :



NEW HAVEN, June 5, 1886.

HON. W. C. ENDICOTT, *Secretary of War*:

DEAR SIR, — From a letter of Colonel McDonald under date of May 19, 1886, regarding the completion of the first section of his fishway on the Potomac River, we quote as follows:

“The matter is under the control of the Engineer Department of the Army. I am in hopes, however, that the Secretary of War will direct expedition in the matter, so that if your commissioners return in June, as they said they would, I trust to be able to afford such evidence of success as will coerce their approval.” As we are anxious to learn of its practicability at the earliest moment, with the view of introducing it if successful upon the rivers of our State, we would esteem it a great favor if you will inform us, if possible, what are the probabilities of its being ready for inspection during the present month.

Yours very respectfully,

WM. M. HUDSON,	} <i>Fish Commissioners.</i>
ROBT. G. PIKE,	
JAMES A. BILL,	

WAR DEPARTMENT,

WASHINGTON CITY, June 12, 1886.

SIR:— I have the honor to acknowledge the receipt of a letter of the 5th instant from yourself and the other members of the Shell Fishery Commission of Connecticut, asking whether the McDonald fishway at the Great Falls of the Potomac River will be ready for inspection during the present month.

In reply, I beg to invite attention to the inclosed report of the 10th instant from the Acting Chief of Engineers, and to the accompanying copy of a “memorandum” on the subject from Major G. J. Lydecker, corps of engineers, from which it will be seen that there is no probability of the McDonald fishway being ready for inspection this month, and that the final completion of the work depends upon the action that may be taken by Congress to provide for restoring the sections damaged by a flood in October last.

Very respectfully,

Your obedient servant,

S. V. BENET,

*Brig.-Gen., Chief of Ordnance, and Acting Secretary of War.*

W. M. HUDSON, Esq., *Commissioner, Shell Fishery Commission,*  
*Room No. 10, 890 Chapel Street, New Haven Conn.*

OFFICE OF THE CHIEF OF ENGINEERS, UNITED STATES ARMY,  
WASHINGTON, D. C., June 10, 1886.

HON. W. C. ENDICOTT, *Secretary of War*:

SIR, — I have the honor to acknowledge the reference to this office, for report of the letter from the "Shell Fishery Commission" of Connecticut, making inquiry as to the probabilities of the McDonald fishway being ready for inspection during the present month, etc., and to invite attention to the endorsement of Major G. J. Lydecker, Corps of Engineers, to whom it was referred, from which it will appear that "there is no probability of the McDonald fishway being ready for inspection during the present month, nor is it possible" . . . "to indicate a time when they will be completed and ready for inspection," as it "depends upon the action that may be taken in Congress to provide means for restoring the sections damaged by flood last October, and for the final completion of the work."

The enclosed copy of the memorandum furnished by Major Lydecker, will give the conditions of the fishways more in detail.

The letter from the Shell Fishery Commission, is herewith respectfully returned.

Very respectfully,

Your obedient servant,

JOHN G. PARKER,

*Acting Chief of Engineers.*

*Memorandum relating to present condition of Fishway at Great Falls.*

The McDonald fishway at the Great Falls of the Potomac, as planned, consists of six sections. During the working season of 1885 the 2d, 3d, 4th, 5th, and 6th sections were in process of construction, but nothing was done on the 1st section, which appears to be that referred to in the communication from the Shell Fishery Commission, which has been referred to me for report by endorsement dated June 8, 1886. The sections under construction were damaged by flood as reported in my letter to the Chief of Engineers dated December 27, 1885, and the result of this damage was to convince those in charge of their construction that the fishways, as planned, were not strong enough for the locality; the attempt to complete them under the original plans and specifications was then abandoned, the contract for the work terminated, and settlement made with the contractor in accordance with certain

articles of agreement which were approved by the Hon. Secretary of War, February 24, 1886.

Since that time the sections that had been commenced have remained under water, their precise condition is unknown, and no amended plans and specifications for continuing and completing the work have been received from the Commissioner of Fisheries; accordingly work on the fishways has not yet been resumed, and I apprehend that it is not desirable to resume operations until Congress has appropriated the money necessary for their proper completion.

G. J. LYDECKER,

*Major of Engineers, U. S. A.*

From these letters, it was evident that nothing more would be done for some time, and it also appeared that this plan of fishway is entirely too costly for general use, unless, indeed, its manifest superiority to all others can be demonstrated. Soon afterwards the attention of the Commissioners was called to the fact that the Pennsylvania commissioners had made a contract for a fishway over one of their dams, and that according to its terms no money was to be paid unless the fishway should prove successful for shad. Mr. W. H. Rogers, inspector of fisheries for the Province of Nova Scotia, is the inventor of the fishway and the contractor in this particular case. He claimed to have forty-five of these fish ladders in successful operation in Nova Scotia and New Brunswick. The principal features of this fishway are first, that the water is delivered at the base of the dam, just where the fish seek to find a passage, and that second, by extending the fishway back into the pond above the dam, he secures a favorable entrance for the water as well as exit for the fish. He also claims that by the system of buckets, he secures a uniform flow of water, and by carrying the walls of the fishway to the surface of the water, the whole passage is always open to inspection. Two of the Commissioners, by request, examined a number of these fishways, and were so much pleased with them, that they asked Mr. Rogers to inspect the dam at Birmingham, and also the new dam at the Norwich Water Power Company in process of erection at Greeneville. The Rogers fishway can only be

constructed according to his ideas, when it is built in connection with the erection of the dam itself, and consequently while the Greeneville dam was just at the right stage for the purpose, it was found that a modification of the plan would be necessary at Birmingham.

Mr. Rogers made a plan, assisted by his engineer, J. B. Kinney, for the Housatonic fishway, which was submitted to the Commissioners, approved by them, the fishway was ordered to be constructed, and has been completed under the supervision of Mr. J. B. Kinney, the engineer. The water was turned on October 7, 1886, in presence of Mr. Rogers, Mr. Kinney, the officers of the company, the Commissioners, and several gentlemen who had been attracted by the statement of the opening on that day. Mr. Rogers expressed himself completely satisfied, and stated that it was the best fishway yet erected. The Commissioners formally approved of it, and deem it proper to say that the officers of the Housatonic Water Power Company cheerfully undertook the work, and from first to last did everything in their power to make it a success.

In the case of the Norwich Water Power Company, after consultation, the officers decided to make provision for the fishway through the base of the dam, but declined to put in the fishway proper without a formal order from the Commissioners. As it was purely a question of economy whether the fishway should be constructed at that time, or next summer, or some future time, the Commissioners contented themselves with a recommendation that it should be done at once on the score of economy.

#### BOUNDARY LINE BETWEEN RHODE ISLAND AND CONNECTICUT.

In 1884 it was discovered that the boundary line between Rhode Island and Connecticut was incomplete, so far as regards the portion extending to the New York line was concerned. The following resolution was therefore passed by the next General Assembly :



*Providing for Fixing Certain Boundaries Between Rhode Island and Connecticut.*

*Resolved by this Assembly,* SECTION 1. That the Fish Commissioners are hereby authorized and empowered to meet such commissioners as may be appointed with similar powers by the State of Rhode Island, and with them, as soon as may be, ascertain and agree upon the boundary line in the waters of the sea between this State and Rhode Island, and designate the same by suitable monuments at such places and in such manner as they shall deem necessary ; and said Fish Commissioners shall report their doings to the General Assembly of this State for ratification.

SEC. 2. The Secretary of State is hereby authorized and directed to transmit a certified copy of this resolution to the Governor of the State of Rhode Island.

Approved, April 14, 1885.

During the following summer your Commissioners met the Rhode Island commissioners, but after considerable discussion, were unable to agree upon the starting point for said line under the terms of the resolution.

To make this more definite, in 1886 the following resolution was passed by the General Assembly :

*Relating to the Commission on Boundary Between Rhode Island and Connecticut.*

WHEREAS, the Fish Commissioners of this State, by resolution approved April 16, 1885, were authorized to meet commissioners appointed with similar powers by the State of Rhode Island, and with them to ascertain and agree upon the boundary line in the waters of the sea between this State and Rhode Island, and

WHEREAS, it is deemed proper to increase the number of said Commission, and that further authority should be granted them in the premises ; it is therefore

*Resolved by this Assembly,* SECTION 1. The Governor is hereby authorized and requested to appoint one commissioner, who, with the Fish Commissioners, shall constitute a commission to exercise the powers conferred by said resolution approved April 16, 1885, and by this resolution ; and said commission is hereby empowered

and authorized to ascertain and agree upon the boundary line between Rhode Island and Connecticut from the bolt in a rock at the mouth of the Ashaway River where it empties into the Pawcatuck, through the Pawcatuck River and the waters of the sea to the boundary line between New York and Connecticut, and to designate the same by suitable monuments at such places and in such manner as they shall deem necessary, and said commission is hereby directed to report their doings to the next session of the General Assembly of this State for ratification. The Comptroller is instructed to draw his order on the Treasurer for the necessary expenses of said commission, as audited by him, not exceeding the sum of one thousand dollars.

SEC. 2. The Governor is hereby requested to cause a certified copy of this resolution to be transmitted to the Governor of the State of Rhode Island.

Approved, April 9, 1886.

Similar powers were granted to the Rhode Island commissioners, and Hon. Charles B. Andrews was appointed as additional commissioner by Governor Harrison. The joint commission has agreed upon a line, which will be submitted to your honorable body for approval and ratification.

The Commissioners would thank the various railroad companies of the State for facilities rendered in the transportation of young fish.

The Financial Statement follows the report.

A list of Fish Commissioners, taken from Forest and Stream, is given for reference.

In the Appendix will be found the laws of the last General Assembly relating to fisheries.

All of which is respectfully submitted.

WM. M. HUDSON,	}	<i>Fish Commissioners.</i>
ROBERT G. PIKE,		
JAMES A. BILL,		

## FINANCIAL STATEMENT.

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Total amount appropriated,	-	-	-	-	\$2,600.00
April 26, Paid H. J. Fenton, for 339,000					
trout, -	-	-	-	-	\$1,000.00
June 7, Paid H. J. Fenton, shad hatching,					398.73
June 25, Paid H. J. Fenton, shad hatching,					576.27
June 26, Paid R. B. Chalker, collecting shad					
statistics, -	-	-	-	-	25.00
Pay and expenses of the Commissioners for					
the year, -	-	-	-	-	600.00
					<hr/>
					\$2,600.00

## FISH COMMISSIONERS.

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### *The United States —*

Prof. Spencer F. Baird, Washington, D. C.

### *Alabama —*

Col. D. R. Hundley, Madison.

Hon. Charles S. G. Doster, Prattville.

### *Arizona —*

J. J. Gosper, Prescott.

Richard Rule, Tombstone.

J. H. Taggart, Business Manager, Yuma.

### *Arkansas —*

James H. Hornibrook, Little Rock.

H. H. Rottaken, Little Rock.

[These were the officers last year; we have not been able to get replies from them.]

### *California —*

R. H. Buckingham, President, Sacramento.

Hon. A. B. Dibble, Secretary and Treasurer, Grass Valley.

Thos. J. Sherwood, Marysville.

### *Canada —*

Hon. John Tilton, Deputy Minister of Fisheries, Ottawa,  
Ont.

### *Province of New Brunswick —*

W. H. Venning, Inspector of Fisheries, St. John.

### *Province of Nova Scotia —*

W. H. Rogers, Inspector, Amherst.

A. C. Bertram, Assistant Inspector, North Sydney.

### *Province of Prince Edward's Island —*

J. H. Duvar, Inspector, Alberton.



*Province of Quebec —*

W. Wakeham, Inspector, Lower St. Lawrence and Gulf  
Division, Gaspé Basin.

*Province of British Columbia —*

Thos. Mowat, Acting Inspector, New Westminster.

*Province of Manitoba and Northwest Territories —*

Alex. McQueen, Inspector, Winnipeg, Man.

S. Wilmot, Supt. of Fish Culture, Newcastle, Ont.

*Colorado —*

John Pierce, Denver.

*Connecticut —*

Dr. Wm. M. Hudson, Hartford. (Term expires August 26,  
1889.)

Robert G. Pike, Middletown. (Term expires March 8,  
1889.)

James A. Bill, Lyme. (Term expires Aug. 26, 1887.)

*Delaware —*

Enoch Moore, Wilmington. (Term expires April 23,  
1887.)

*Georgia —*

Hon. J. T. Henderson, Commissioner of Agriculture,  
Atlanta.

Dr. H. H. Cary, Supt. of Fisheries, LaGrange.

(Under the laws of the State these constitute the Board of  
Fish Commissioners.)

*Illinois —*

N. K. Fairbank, President, Chicago.

S. P. Bartlett, Secretary, Quincy.

Maj. Geo. Breuning, Centralia.

*Indiana —*

Enos B. Reed, Indianapolis. (Term expires in 1887.)

*Iowa —*

E. D. Carlton, Spirit Lake.

*Kansas —*

S. Fee, Wamego, Pottawatomie County.

*Kentucky —*

Wm. Griffith, President, Louisville.

P. H. Darby, Princeton.

John B. Walker, Madisonville.

Hon. C. J. Walton, Munfordville.



*New Hampshire —*

George W. Riddle, Manchester.

E. B. Hodge, Plymouth.

John H. Kimball, Marlboro.

(E. B. Hodge, Superintendent.)

*New Jersey —*

Richard S. Jenkins, Camden.

William Wright, Newark.

F. M. Ward, Newton.

*New York —*

Hon. R. Barnwell Roosevelt, President, 17 Nassau street,  
New York.

Gen. Richard U. Sherman, Secretary, New Hartford,  
Oneida county.

Eugene G. Blackford, Fulton Market, New York.

William H. Bowman, Rochester.

(Superintendents: Seth Green, Rochester; Fred. Mather,  
Cold Spring Harbor; Monroe A. Green, Mumford, Mon-  
roe County; F. A. Walters, Bloomingdale, Essex County.)

Secretary: H. H. Thompson, P. O. Box 25, New York  
city.

*North Carolina —*

A note from Col. M. McGehee, Raleigh, the former Com-  
missioner, under date of Aug. 9th, says: "There is no  
Fish Commissioner in the service of this State."

*Ohio —*

C. V. Gsborn, President, Dayton.

H. P. Ingalls, Huntsville.

John Hofer, Bellaire.

A. C. Williams, Secretary, Chagrin Falls.

*Pennsylvania —*

John Gay, President, Greensburg.

H. H. Derr, Secretary, Wilkesbarre.

Arthur Maginnis, Swift Water, Monroe county,

A. M. Spangler, Cor. Sec., 512 Commerce street, Philadel-  
phia.

Aug. Duncan, Treasurer, Chambersburg.

Chas. Porter, Corry.

*Rhode Island —*

John H. Barden, Rockland.

Henry T. Root, Providence.

Wm. P. Morton, Providence.

*South Carolina* —

Hon. A. P. Butler, Columbia, Commissioner of Agriculture.

*Tennessee* —

W. W. McDowell, Memphis.

H. H. Sneed, Chattanooga.

Edward D. Hicks, Nashville.

*Vermont* —

Hiram A. Cutting, Lunenburg.

Herbert Brainerd, St. Albans.

*Virginia* —

Col. Marshall McDonald, Berryville.

*Washington Territory* —

Albert T. Stream, North Cove, Pacific County.

*West Virginia* —

C. S. White, President, Romney.

W. A. Manning, Secretary, Talcott.

F. J. Baxter, Treasurer, Braxton Court House.

(Terms expire June 1, 1889.)

*Wisconsin* —

The Governor, *ex officio*.

Philo Dunning, President, Madison.

C. L. Valentine, Secretary and Treasurer, Janesville.

J. V. Jones, Oshkosh.

A. V. H. Carpenter, Milwaukee.

Mark Douglass, Melrose.

Calvert Spensley, Mineral Point.

(James Nevin, Superintendent, Madison.)

*Wyoming Territory* —

Otto Gramm, Laramie.

[Dr. W. N. Hemt, Cheyenne, is Commissioner for Laramie County, and B. F. Northington, Rawlins, is Commissioner for Carbon County.]



## APPENDIX.

## CHAPTER VII.

An Act repealing an Act concerning fishing in Tyler Pond, in Goshen.

*Be it enacted by the Senate and House of Representatives in General Assembly convened :* SECTION 1. Chapter forty-three of the public acts of 1884 (page 344) is hereby repealed.

SEC. 2. This act shall take effect from its passage.

Approved, Feb. 19, 1886.

## CHAPTER VIII.

An Act regulating the Taking of Fish.

*Be it enacted by the Senate and House of Representatives in General Assembly convened :* Section six of part two, chapter four, title sixteen of the general statutes (page 224) is hereby amended to read as follows : No person shall draw, set, or use any pound, seine, gill or set net in any pond or lake in this State, and every pound, seine, gill or set net so drawn, set, or used may be seized by any person, and upon such seizure shall be forthwith carried before some justice of the peace in the town in which it was seized, who shall receive it into his custody, and as soon thereafter as can conveniently be done, issue a summons to all persons interested therein to appear before himself or some other justice of the peace in said town, at a time and place by him appointed, and show cause why it should not be forfeited and sold ; which shall be served by some proper officer or indifferent person, upon the owner or claimant of such pound, seine, gill or set net, if known, and if not known, by posting a copy of such summons on the sign-post in said town nearest where such seizure was made at least six days before said time. Said justice may at such time hear the parties in interest or may order further notice to be given, and may adjourn from time to time, and if upon a hearing he shall find that said pound, seine, gill or set net has been drawn, set, or used for taking fish in any pond or lake, shall declare it to be forfeited, and order it to be sold at such time and by such person with such notice and in such manner as he may appoint ; and the avails of such sale after the payment of costs and expenses shall be paid to him who made the seizure.

Approved, February 24, 1886.

## CHAPTER XI.

An Act concerning Fishing in Nepash Brook.

*Be it enacted by the Senate and House of Representatives in General Assembly convened:* SECTION 1. No person shall take any fish from the stream known as Nepash brook, or any of its tributaries, in the town of New Hartford, prior to December first, 1888.

SEC. 2. Any person violating this act shall be fined not less than five nor more than seven dollars.

Approved, February 24, 1886.

## CHAPTER XII.

An Act regulating Fisheries in Saugatuck Bay and Saugatuck River.

*Be it enacted by the Senate and House of Representatives in General Assembly convened:* SECTION 1. No person shall set or draw any net or seine, draft or drag net in Saugatuck Bay or Saugatuck River in the town of Westport, with a mesh less than three-quarters of an inch square, from the first day of November to the first day of January in each year, nor with a mesh less than five-eighths of an inch square, from the first day of January in each year to the fifteenth day of April, nor with a mesh less than one and a half inch square from the fifteenth day of April to the first day of November.

SEC. 2. This act shall take effect on the rising of the General Assembly, and all acts and parts of acts inconsistent herewith are hereby repealed.

SEC. 3. Section five of chapter seventy-five of the public acts of 1879 (page 426) is hereby repealed.

Approved, March 2, 1886.

## CHAPTER XXVIII.

An Act concerning Fishing in Gardner's Lake.

*Be it enacted by the Senate and House of Representatives in General Assembly convened:* SECTION 1. Every person who shall take any fish from Gardner's Lake, known also as Bozrah Pond, in New London County, between the first day of April and the first day of July, in any year, shall be punished by a fine not exceeding five dollars, or imprisonment not exceeding twenty days, or both.

SEC. 2. Persons violating this act may be prosecuted in either

the town of Salem or the town of Bozrah as for an offense committed in the town where so prosecuted.

Approved, March 10, 1886.

#### CHAPTER XXXVII.

An Act relating to Fishing in Lake Pocotopaug.

*Be it enacted by the Senate and House of Representatives in General Assembly convened:* SECTION 1. No person shall take any fish from Pocotopaug Lake in the town of Chatham between the fifteenth day of April and the fifteenth day of June in any year.

SEC. 2 Violations of this act shall be punished by a fine of not less than ten dollars nor more than fifty dollars.

Approved, March 10, 1886.

#### CHAPTER LI.

An Act concerning Fishing in Hayward's Lake in the towns of Colchester and East Haddam.

*Be it enacted by the Senate and House of Representatives in General Assembly convened:* If any person shall, before April first, 1891, take or catch any fish through the ice from Hayward's Lake, so called, situated in the towns of Colchester and East Haddam, such persons shall, upon conviction, for each offense, be punished by a fine not to exceed twenty dollars, or by imprisonment not to exceed thirty days, or both.

Approved, March 24, 1886.

#### CHAPTER LXII.

An Act concerning Fishing in Waramaug Lake.

*Be it enacted by the Senate and House of Representatives in General Assembly convened:* SECTION 1. Every person who shall take any fish from Waramaug Lake, in Litchfield County, between the first day of April and the first day of July, in any year, shall be punished by a fine not exceeding five dollars, or imprisonment not exceeding twenty days, or both.

SEC. 2. Persons violating this act may be prosecuted in either of the towns of Washington, Warren, or Kent as for an offense in the town where so prosecuted.

SEC. 3. Chapter one hundred and forty-two of the Public Acts

of 1882, and all other acts inconsistent herewith, are hereby repealed.

Approved, March 18, 1886.

#### CHAPTER CXXXI.

##### An Act concerning Fishing in Private Ponds and Streams.

*Be it enacted by the Senate and House of Representatives in General Assembly convened:* SECTION 1. Section two, title sixteen, part two of the general statutes (page 224) is hereby amended by striking out all after the word entry in the fourth line, and inserting in lieu thereof the following: "shall be fined not more than one hundred dollars;" so that said section when amended shall read as follows: "Every person who shall enter on the land of another for the purpose of taking fish from any private pond, stream, or spring thereon, after the owner or occupant of such land or pond, stream or spring, shall have posted a notice adjacent thereto, forbidding such entry, shall be fined not more than one hundred dollars.

SEC. 2. This act shall take effect from its passage.

Approved, April 13, 1886.









STATE OF CONNECTICUT,  
GENERAL ASSEMBLY,  
JANUARY SESSION, 1887.

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REPORT  
OF THE  
SPECIAL COMMISSION,  
APPOINTED UNDER THE RESOLUTION OF THE GENERAL  
ASSEMBLY, APPROVED APRIL 4TH, 1884,  
ON THE SUBJECT OF  
TAXATION,

With Bills Recommended for Adoption and  
Statistical Tables.

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NEW HAVEN:  
HOGGSON & ROBINSON, PRINTERS, ATHENEUM BUILDING,  
1887.





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*To the General Assembly:*

The Commission appointed by the Act of April 4th, 1884, to consider the subject of State Taxation, respectfully submit the following report:

By the terms of the Act under which the Commission was constituted, we were directed "to consider and report to the General Assembly a comprehensive plan for providing a revenue for the State, having due regard to all the tax-paying interests of the State, and avoiding, as far as practicable, double taxation." An additional Act, approved March 30th, 1886, gave us power to send for persons and papers, and has enabled us to secure much important information from all parts of the State.

At the last Session of the Assembly, we had the honor to submit a preliminary report, recommending such a change in the apportionment of the State tax among the several towns, as would require each to contribute in proportion to its total population, instead of in proportion to its grand list. We then stated that if this measure should be deemed inexpedient, we should concur with the previous Tax Commissions of 1867 and 1880 in deeming it necessary to give the State a closer supervision over the administration of our entire tax system, by the creation of the office of Tax Commissioner.

In view of the failure of the bill reported by us last year, to meet the approval of the Assembly, we therefore now submit several draft Acts, designed to render our present plan of apportioning State taxes among the towns more fair and equal, and to adjust the burden of government among the various tax-paying interests in such a way as to avoid double taxation and conform to the existing conditions of productive industry and organized capi-



tal, conditions which have changed essentially since our tax laws were last revised.

At our first meeting, held in 1884, it was voted :

“That the Commission, under the terms of the Resolution, and of the Governor’s Message leading to the Resolution of the General Assembly, consider themselves charged with examining the entire system of taxation, now practiced in the State.”

If taxes payable directly to the State constituted the entire burden of taxation, to which our people were liable, the problem would be a much simpler one. But it has been the policy of Connecticut to impose most of the duties of government on towns and other municipal corporations, and the heaviest taxes, therefore, must continue to be laid and collected by them.

The total taxes levied under the laws of the State during the years covered by the special reports of the Controller on this subject (made under the Act of 1879), which have thus far been published, are as follows:

**TAXES COLLECTED IN THE STATE IN 1879-1880 AND  
1883-1884.**

	1879-1880.	1883-1884:
State, . . . . .	\$1,466,386	\$1,462,328
Counties, . . . . .	\$90,346.40	\$131,766.68
Towns, exclusive of State tax, 2,919,754.42	2,808,682.69	
Cities and Boroughs, . . . . .	1,325,816.21	1,636,957.89
School Districts, . . . . .	416,306.33	485,043.55
	4,752,223	5,060,450
Total, . . . . .	\$6,218,690	\$6,522,778

The State tax paid by the towns to the State on the list of 1879, was \$578,820 04, and on the list of 1883, was \$540,667.90. Deducting these sums from the amount of taxes paid, as above, into the State treasury, the balance collected by the State, directly, in 1879-1880, was \$887,557,

and in 1883-1884, was \$921,661. It thus appears that the taxes collected through and by our towns and other municipal bodies, are more than five-fold those collected directly by the State. Any adjustment, therefore, of State taxes which was made without taking into view our entire scheme of municipal taxation, would be apt to occasion more inconveniences than it would remedy.

The annual expenditures of the State, including interest on the funded debt, do not vary greatly from one million, five hundred thousand dollars. At the time our present revenue system was framed, they did not exceed about \$110,000. It would be strange, therefore, if that system were now found entirely adequate to the public needs or perfectly adapted to the present conditions of our various industries and interests.

#### STATE TAX ON TOWNS.

From the earliest history of the Commonwealth, the State has derived a considerable, and formerly the principal part of its revenue by taxes on the same kinds of property, which are taxed by the towns. Until about thirty-five years ago, the State tax was collected from every tax payer, in addition to the town tax, just as a school district or city tax is now, and the change in the statute by which it is now charged to the town itself, makes no real difference in the source from which the money is derived.

We do not believe that it would be either practicable or desirable to dispense with this direct State tax. The weight of it comes home to every tax-payer, in an increase of his town rate, which he cannot fail to feel, and makes the whole community watchful of any unnecessary appropriations from the public treasury. If all the revenue of the State were derived from corporations, or other sources not directly affecting the individual tax-payers, it

would be apt to be expended with less thought and care. Nor do we think that any fairer mode of supporting the State government can be devised, than that of dividing the burden between its incorporated bodies, and its individual citizens, in due proportion to the benefits and protection which it gives to each.

#### **INEQUALITIES IN ASSESSMENTS AND VALUATIONS.**

Were our tax laws faithfully carried out, according to their spirit, or indeed to their letter, fewer complaints of their injustice would be heard. But one great defect in their practical execution, which is admitted by all, consists in inequalities of assessment and valuation. This shows itself especially, as between the different towns, and has been specially referred to us for consideration by your honorable body, at the last session, by its action upon House Joint Resolution, No. 47.

Our statutes (General Statutes, p. 156, Section 17,) require all taxable property to be assessed at the "fair market value thereof and not its value at a forced or auction sale;" but it is notorious that in few, if any, towns do the assessors value real estate at what they think it is fairly worth. On the contrary, they generally first make this appraisal of its actual value, and then put it in the list at a certain proportion of such appraisal, varying from thirty-three and a third to seventy-five per cent. Similar reductions are made in valuing personal property, though with less uniformity, and so perhaps with more injustice.

#### **RETURNS RECEIVED FROM ASSESSORS THROUGHOUT THE STATE.**

In response to a circular of enquiry, we have obtained returns from assessors in most of the towns in the State, giving their opinion of the practical working of our tax laws in their respective localities.

The assessors in only eighteen towns claim to follow the plain requirement of the law, as above quoted, by putting real estate in at its "fair market value"; and in several of these towns we have reason to believe that this value is generally placed so low as virtually to put it on the basis of an auction sale. In most of the towns there is a certain percentage of the actual value, established by local custom, at which real estate is uniformly assessed, and the rate most commonly taken is sixty-seven per cent., or two-thirds. In some, there is one standard of valuation for buildings and another for lands. In one town in the Eastern part of the State, for instance, we found that houses and barns were assessed at about half their value, and the land at about two-thirds; in another in the Western part of the State, we found houses, stores, and improved farms assessed at about sixty per cent., factories at about fifty per cent., and unimproved lands at about thirty-three and a third per cent.

This is an abuse of over sixty years standing, and is based of course, on the fact that as each town pays a State tax of a fixed percentage on its grand list, the towns that figure down their grand lists to the lowest point will pay the least to the State.

#### OUR ANCIENT SYSTEM OF INCOME TAXES.

It arose in consequence of the change in our whole tax system, made soon after the adoption of our State Constitution in 1819. Until that time, Connecticut from her earliest history, had followed the plan of taxing incomes rather than property. Those pursuing any trade or profession were assessed on an estimate of their annual gains. Real estate was rated not according to its value, but in proportion to the annual income which, on the average, it was deemed likely to produce. Lands, as distinguished from buildings, were put in the list at a fixed rate, for each kind, prescribed by statute. The best meadow land went in at \$2.50 an acre,



plough land at \$1.67, pasture at \$1.34, wood lots at 34 cents, etc.; not because those sums were deemed to be the value of the lands but because they were thought to represent the average income they would produce.

Houses and other buildings were in like manner listed at fixed sums, determined by their size, materials, number of fire-places, etc., but all prescribed by the statute itself, and beyond the control of the assessors.

Under such a system, there was little opportunity for evading taxation. The acreage of each farm, the general character of each lot, and the dimensions, use, etc., of each building were readily ascertained, and the law then fixed the rate of assessment. No other provision for any readjustment or equalization was made than the requirement that the town assessments should be returned to the General Assembly annually, "that the Assembly may judge whether, on the whole, justice has been done by the listers." (Statutes, Edition of 1796, page 280, Sec. 16.)

#### **ATTEMPTS TO SECURE EQUALITY IN VALUATIONS.**

Immediately upon these changes\* by which the plan of taxing incomes was replaced in the main by that of taxing property, the difficulty now under consideration manifested itself. At the next session of the Assembly (Session Laws of 1820, p. 448, Sec. 9,) an effort to meet it was made by a provision (repeated in the Revision of 1821, page 449, Sec. 10), constituting the Treasurer and Controller (aided the first year by a special tax commissioner appointed for each county), a Board of Equalization, with substantially the powers now given them in our General Statutes (page 160, Sec. 44.) As these officers have other important public duties to occupy their time, and are not given authority to visit the different towns for purposes of assessment, it is not too much to say that this provision has accomplished substantially nothing.

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\* Session Laws of 1819, p. 338.

**REPORT ON TAXATION IN 1844.**

In 1843 a Committee was appointed by the General Assembly to inquire into the subject of taxation, and report what alterations were necessary. They reported in 1844, in favor of requiring every tax-payer to hand in a list, not simply specifying, but valuing the various items of his real estate, and stating also the value of his taxable personal property, (outside of bank-stock), at a gross sum. The oath to be required was that his valuation was just and true. Such lists they proposed to keep open to public inspection, and this they believed sufficient to ensure their correctness. The Board of Equalization had already proved so inefficient that they recommended its abolition in these words.\*

“The Committee propose to dispense with the Board of Equalization. As now constructed, such a board cannot perform any effectual service. If all our taxes were levied by the State, it would be absolutely necessary to provide for a general equalization of assessments; but as the State tax is quite inconsiderable compared with those of the separate towns, inequalities in the assessments will be of small importance. As long as each town levies for-itself and for its own local objects and expenses the principal part of the taxes, the great object to be obtained by our tax law, will be a just assessment of each inhabitant, compared with others of the same town. This object, it is hoped by the committee, may be accomplished by the provisions of the bill which they have prepared.”

The bill reported by this committee was not adopted. At that period, as stated by them in the words above quoted, the expenses of the State were small and its taxes so light, that the want of a better equalization of burdens, as between the different towns, was still of little practical moment. But the State tax on towns is now ten-fold greater than it was then, and the evil has become a serious

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\* Report, page 9.

one. The moment a tax large enough to be felt, is so laid as to bear upon one farm or one town more heavily than on another, which is similarly situated, the injustice doubles the burden. An unjust tax will always be resisted or evaded, and under such circumstances inequality is always injustice.

#### **COMMISSIONERS OF EQUALIZATION APPOINTED IN 1866.**

An attempt was made, in 1866, to render our State Board of Equalization competent to deal with this question by adding to its members one "Commissioner," for each Senatorial District, who was to be paid \$3.00 a day and expenses. It was the duty of each of these Commissioners to go over the grand list of each town in his district with the first assessor, and, if necessary, examine for himself the property assessed, "collecting facts which shall enable him to make a report to the Board of Equalization constituted by this Act, of the relative value of the same kind of property in the different towns." (Public Acts of 1866, page 78, Chapter LXXXIII.)

The next year this Act was replaced by another, (Public Acts of 1867, page 130 Chap. CXLVI), which required each of the commissioners of equalization to examine, with one of the selectmen in each town "a sufficient number of homesteads known as village property, and not less than ten farms situate in different localities in such town, together with enough of other taxable property to ascertain the average actual cash value thereof," and then, on comparing his valuations thus made with those of the assessors, to "prepare a table showing the actual, as compared with the assessed value of the different kinds of taxable property in each town, and report the same in tabular form to the Comptroller." The State Board of Equalization was also reconstituted by dropping the District Commissioners, and adding the Commissioner of the School Fund.

**REPORT ON TAXATION MADE IN 1868.**

At the same session, a special Commission was created to take into consideration the subject of taxation, and report to the next Assembly. The preamble of the resolution providing for its appointment, recites that "It is believed a large amount of personal property legally and justly liable to taxation is withheld from and not placed upon the tax-list," and also "that real estate and personal property are not now assessed at their true relative value." (Private Acts of 1867, page 248.)

Nathaniel H. Morgan, of Hartford, Charles Shelton, of New Haven, Jeremiah Olney, of Thompson, and Leman W. Cutler, of Watertown, were named as the Commissioners. One of these gentlemen had recently held the office of Controller for five years, and another had been for a long period the first assessor of our largest town. They made their report in 1868, in which they speak of the evil now under consideration, as follows:\*

"One of the obvious and peculiar defects of our system is, that it has no central or supervisory head, by which to secure any sort of uniformity in the manner or efficiency of its administration. It rests solely upon the interested action and determinations of more than one hundred and sixty separate local boards of officers, all acting without concert, conference, or any common control or supervision, and all alike interested, as well as their constituents, by the strongest pecuniary inducements, in the undervaluation and concealment of the taxable resources of their respective towns, in order to evade and reduce their respective State tax apportionments. So general and significant has this practice of undervaluation become, and so palpable were the inequalities resulting from it, that the General Assembly, at the two last sessions, appointed boards of valuation, or equalization, with a view to check, in some measure, this growing evil. But when it is considered that the same pernicious influence of self-

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\* Report, page 5.



interest which had produced undervaluations by the local town officers, was still left in full operation upon the action of every member of these boards in the valuations in their respective local districts, it is not strange that this intended check should have proved to be of very little practical avail."

The measure of relief which they recommended for this particular difficulty was the appointment of a Tax Commissioner. . He was to hold office for five years, and during the first year of his term was to cause a general revaluation of the taxable property in each town to be made by State Assessors, appointed by him for each County.

The bill reported failed to receive the approval of the Legislature, and after four years' trial, the statute as to Commissioners of Equalization was repealed in 1871.

#### **TAX COMMISSIONER BILL OF 1876.**

In 1876, another bill to create the office of State Tax Commissioner was before the Legislature, and is printed as a proposed law in the Public Acts of the year, page 145.

#### **REPORT ON TAXATION MADE IN 1881.**

In 1880, the Treasurer, Controller, Secretary and Commissioner of the School Fund, were appointed as a special Commission to inquire into the conditions and working of the Tax Laws of the State, and report what changes, if any, should be made. They had several public hearings, and reported at length in 1881, specifying many of the evils of our present system and concluding with the following recommendations:\*

"In view of the gross inequalities of our valuations, of the imperfections of our statutes, relating to boards of equalization, of the excessive taxes now bearing upon some persons, natural and artificial, we earnestly recommend the immediate appoint-

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\* Report, page 11.

ment of a wise and competent Commission to prepare in detail for the consideration of the next Legislature, a complete and perfect tax law in place of our present legislation, which with many merits and demerits, is quite like a piece of patch-work.

“Meantime, if the General Assembly will correct any one of the evils suggested, they will take one step in the line of the best interests of the State.

“Possibly the Legislature may be inclined to make a fundamental change, and adopt a system of taxation upon a basis radically new, embodying the theories of men who have made taxation the study of a life-time. This may remedy the evils complained of by tax-payers everywhere. But should they prefer a temporary expedient, and retain the loose system now in the statutes with the cherished traditions of the people, and the experience of many years; in that case, we earnestly recommend the appointment of a Tax Commissioner, with revisory powers; and we herewith submit a bill providing for his appointment, with an outline of his powers and duties.”

The bill thus recommended was substantially that proposed in 1876, but it was not adopted.

#### **A TAX COMMISSIONER NECESSARY FOR THE PROPER EXECUTION OF THE LAWS.**

We believe that the time has now come when such a measure must be adopted, in order to make our tax system accomplish its design. The additional expense attached to the creation of a new office, will, we are confident, be repaid many fold to the State itself, by the increase of revenue which may fairly be anticipated from the general supervision over its assessment and collection to be exercised by the Tax Commissioner, while the adjustment of the State taxes between the towns can hardly fail to be made with more fairness and equality.

It will be observed that the bill reported requires him to visit every town in the State at least once during his

official term. This will give him an opportunity to examine into the actual working of the law everywhere, to hear any complaints which may be preferred from any quarter, and to give any necessary advice and assistance to the local assessors and boards of relief.

### INEQUALITIES IN ASSESSING PERSONAL ESTATE.

The inequality of valuations in different towns is by no means confined to real estate.

Household furniture above \$500 in value, for instance, constitutes an item of only \$9,500\* in one of our cities, while a neighboring town of not more than half the population returns \$12,900.† Danbury and Norwalk together have but \$4,000 of it, not half as much as the small town of Stratford alone.

### POLLS.

Of polls, New Britain returns more than Hartford, and Vernon more than either; Naugatuck more than Waterbury; Griswold more than New London.

### CATTLE.

Cattle are in most of our towns put in at a uniform and low valuation, whether those of any particular owner are, in fact, worth more or less. Fancy stock, in this way, escape their fair share of taxes. The practice is one continued along from the time of our ancient statutes, which fixed a legal rate of valuation for every creature, according to its age, without regard to quality; putting two year old cattle in at two pounds, those three years old at three pounds, and those four years old at four pounds.‡

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\* New Britain.

† Manchester.

‡ Revision of 1702, page 400.

This law, which, though it fixed an arbitrary value, made it the same for every town, was repealed early in this century, and there has since been no reason for not assessing horses and other live stock according to their real value in each case.

#### **ENUMERATION OF HOUSES.**

We may add that our grand list needs the supervision of some central authority to make it accurate, even in so simple a matter as the enumeration of buildings. The number of houses listed in 1880 was 95,047, yet the United States Census of the same year gives the true number as 108,458. We have no doubt that the latter figures are the more correct, as in 1877 our own Grand List showed 106,108, though that of the next year could show only 93,555. In the Grand List of 1885, they number 104,832; in that of 1884, only 94,815. No one can imagine that 10,000 new houses were erected during that interval.

#### **GOVERNOR HUBBARD'S RECOMMENDATIONS.**

In a message of His Excellency, Governor Hubbard, to the General Assembly, in 1878, he recommended the appointment of a Commissioner of Corporations, to supervise the organization of Joint Stock Companies, the payment of their capital stock, and its reduction and increase.

In Massachusetts, where the office of Tax Commissioner exists, the same person who performs its duties is also the Commissioner of Corporations, and a similar union of functions might be made here, if thought proper by the Assembly, and would be authorized by the terms of the bill which we report on this subject.

#### **HOW THE PROBATE RECORDS COMPARE WITH THE TAX LISTS.**

The report of the special committee to enquire into the



subject of Taxation, made to the General Assembly in 1844, states that probably more than a third of the personal property owned in the State then paid no taxes. They based their opinions in part upon comparisons, made under their direction, between inventories of estates of deceased persons returned to the Probate Courts, and and the tax-lists of the same individuals made out last preceding their decease. We have made similar comparisons and with similar results, except that the proportion of such property not reached by taxation seems to be much greater now than it was in 1844.

In the words of a report made to us on this subject by an assessor in one of our larger cities, "the inventory of the estate and the return last made to the assessors by the deceased, show, to speak of it mildly, few points of contact."

We selected six Probate Districts, each in a different county, and employed a competent person in each to go through the records, first of the Probate Court, and then in the assessor's office, and after separating, in the inventories of estates, the taxable and non-taxable items, report to us in detail how far the taxable ones appeared in the last tax-list returned by the deceased, if any, and also how the valuations of the same items corresponded, as made by the Probate appraisers and by the assessors.

In one of these districts, the Probate practice was found to have been too loose for the records to give us any definite information, as inventories of moneyed securities had frequently been accepted which did not itemize them, but gave an appraisal in gross, under some such general description as "stocks, notes, bonds, &c."

In one District (which we designate in the table given below as District A), our search included every estate probated during the last ten years, and was conducted with the aid of the Judge of Probate. The amount of taxable property inventoried was \$7,000,765 ; that appear-

ing in the last tax-list of the deceased had been assessed at \$1,581,861.

In the other Districts, we directed our searchers to select representative estates, some larger and some smaller, in order to reach a fair average result. District B, (as designated in the table), represents one of our larger cities; District C, one of our smaller ones.

In two Districts we simply collected statistics as to the total amounts of the inventories, without imposing the labor of separating the taxable from the non-taxable items. These were District D, representing a large city, and District E, representing a manufacturing borough.

The results are summarized in the following tables :

**TABLE I.**

Probate District	Number of Estates searched.	Inventory valuation.	Assessment of such of same items as got into last tax list.	Value escaping taxation.	Percentage of taxable property inventoried, not listed for taxation
A	269	\$7,000,765	\$1,581,861	\$5,418,994	77
B	106	5,756,015	3,505,614	2,250,401	40
C	17	209,201	46,747	162,454	80

**TABLE II.**

Probate District	Number of Estates searched.	Inventory valuation.	Valuation of taxable property of the decedents in last grand list.	Value of their property, not taxed.	Percentage of their entire property not reached by taxation.
D	114	\$10,642,734	\$5,396,320	\$4,329,643	44½
E	15	610,220	59,572	270,696	82

Seven of the persons whose estates are included in the returns from District E, were not upon the assessment list at all.

The similar examination of Probate records above referred to as made by the Special Committee on the subject of taxation, which reported to the Assembly in 1844, included only personal property. In one of the Districts included in the foregoing tables that committee found that of six estates which they selected for inquiry, the inventory valuation of taxable personal property was \$127,998, while in the last tax-lists of the decedents they were assessed on personal property for \$48,997 only, making the percentage of their taxable personal estate, not listed for taxation, about  $61\frac{2}{3}$  per cent.

We have extended our searches to real estate, in order to bring out all the facts, and show how universally real estate is undervalued in the grand lists. A large part of the enormous difference between the Probate and tax valuations in Probate district A, is due to the appraisal of real estate in an inventory at a much higher figure than it had been assessed. In many instances in this and other districts, the value put by the appraisers upon the real estate was found to exceed the entire value of both real and personal property, as returned to and accepted by the assessors.

It is, of course, true that in many instances property may have been acquired by a tax-payer, between the first of October and the day of his decease in the following year; but it is equally true that he may have lost or disposed of taxable property during the same interval.

Such changes of ownership, operating sometimes to increase the inventory and sometimes to diminish it, cannot substantially affect the deductions which must be made from the statistics collected.

#### CHANGE OF OUR TAX SYSTEM IN 1850.

The general system of local taxation now in force dates only from 1850. Until that year, it had been the practice of Connecticut, from her earliest Colonial days, to select

certain classes of property or persons, and tax them, and them only. In 1850, and 1851 the new plan was substituted of taxing every kind of property that was not specially exempted, and of laying no taxes on persons, except for polls.

The old theory of taxing property in proportion to its income-bearing qualities, or productive capacity, which, up to this time had been partly kept up, was now totally abandoned. Prior to 1850, real estate had been listed at only 3 per cent. of its true value, while most personal property went in at a higher percentage, according to its productiveness; much of it, and since 1836, all of it, being rated at 6 per cent. The result, of course, was that real estate was taxed only half as much as personal estate. In 1850, this distinction was abolished, and all taxable property made rateable at three per cent. of its value. This preserved the form, though only the form of an income tax, and was replaced in 1860 by the provision that all property should be listed at its full value.

In 1850, also, it was first required that tax-payers should return their lists under oath.

#### **INTANGIBLE PROPERTY NOT REACHED BY THE ASSESSORS.**

The present system has now been tested by the experience of thirty-six years, and it is safe to say that it has by no means fulfilled all the expectations of its framers. In reducing the rate of taxation upon personal estate to the same level as that upon real estate, they hoped to bring a great deal more of personal estate into the tax-list, by lessening the temptation to evasion and perjury. The result has shown little accomplished in this direction. Tangible personal property, that can be seen and handled, was before, and is still listed and taxed, though with great inequalities of valuation. But of intangible property, such



as notes, bonds, book-debts, and Western mortgages, a small portion only has ever been reached, and this portion is, of late, growing less every year.

A comparison of the grand lists of the State at successive periods of ten years since the time when the present tax system became fully established, shows the following results in relation to this kind of property:

	Bonds.	Notes, and money at interest.	Cash on hand.	Total.
1855	\$2,536,321	\$16,226,970	\$422,801	\$19,186,092
1865	5,177,108	14,284,821	1,059,275	20,521,204
1875	5,398,032	9,938,954	998,780	16,355,766
1885	5,153,192	6,931,583	1,123,949	13,208,724

The grand list last completed (for 1885) shows that our total taxable property is assessed at \$349,177,597.

Of this the main items are those of real estate, as follows:

Houses,	\$141,114,155
Land,	59,404,641
Mills, stores, &c.,	49,893,435
Quarries, fisheries, &c.,	1,283,265
	<hr/> \$251,695,496.

Deducting these items from the total valuations of the grand list, we have left for all personal property reached by taxation, . . . . \$97,482,101.

Of this, over \$30,000,000 is in shares of stock in banks, insurance companies and other corporations; nearly \$24,000,000 is invested in mechanical and manufacturing operations; and over \$12,000,000 is employed in trade; leaving not much over \$30,000,000 to be distributed among a number of smaller items.

It will be seen from these figures, that all the intangible property in the list, including the four separate items of State stocks, railroad, city, &c., bonds, money at interest, and money on hand, together amounts to considerably less.

than 4 per cent. of the grand list. No one can doubt that this is but a very small fraction of the property of this character that is owned in Connecticut, and even of that owned by those who put in sworn tax-lists. Western farm mortgages are bought and sold in our different towns every year to the amount of many millions of dollars. The Supreme Court of the State and of the United States have both decided\* that such mortgage loans are taxable under our present laws against the holder, notwithstanding the borrower may pay the taxes on the mortgaged property, where it is situated. Yet thousands of our citizens owning these securities, refuse to list them, and are not without a considerable public sentiment to support them in the refusal. One of the assessors of a farming town in Tolland County stated to us that he doubted if an intelligent board of assessors could be elected there, who favored putting such loans into the tax-list. Another of the persons to whom we applied for information, formerly assessor in one of our leading cities, reported that he had made special efforts, when in office, to get this kind of property into the grand list, and succeeded during his last two years in finding out and adding over \$200,000 of it; but he adds, "That may have had something to do with my defeat, when election came around."

A comparison of the Grand Lists of the State from 1864 to 1885, as given in the table appended to this Report, will show that the proportion of these intangible securities to other taxable property has steadily declined from year to year. In 1855, it was nearly 10 per cent. of the whole; in 1865, about  $7\frac{1}{2}$  per cent.; in 1875, a little over 5 per cent.; and in 1885, about  $3\frac{3}{4}$  per cent. Yet, during the generation covered by these statistics, the amount of State, railroad and municipal bonds, and of Western mortgage loans, has very greatly increased, and our citizens have invested large sums in them in almost or quite

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\* *Kirtland vs. Hotchkiss*, 42 Conn. Reports, 426; *Hotchkiss vs. Kirtland*, 100 United States Reports, 491.

every town in the State. Why then do so few get into the tax-list? The terms of the law are plain, and the penalties for its infringement are probably as stringent as the people will bear. Many attempts have been made, from early times, to create more effectual ones, but with little success.

#### VARIOUS LAWS ENACTED TO REACH INTANGIBLE PROPERTY.

In the beginning of the last century, our statutes provided for the annual election of one or two "able and faithful" men; in every town, as "inspectors," to see that all taxable property was assessed. Their business was to inspect the lists of every tax-payer, and if they detected any taxable property not listed, or temporarily conveyed away, to escape taxation, its rateable value was thereupon forfeited, half to them, and half to the Colony. But after ten years' trial, the forfeiture was reduced to half, and two years later it was abolished and with it the office of inspector.\*

The next plan was for the assessors, if they found taxable property omitted from any man's list, to add it at a four-fold valuation, and to make out a list of those who returned none, but had taxable property, at the same rate.† Half of this valuation, that is twice the rateable value of the omitted property, or about ten or twelve per cent. of its real value, went to the assessors, as a reward for their vigilance. This was the law for over a century, but the additions made were so inconsiderable as to average less than \$30,000 in the whole State. In the Revision of 1821, the valuation was reduced from four times to three times the rateable value of the property, and the assessors were not given any share in it.

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\* Revision of 1702, p. 101; Acts of 1712, p. 181; Acts of 1714, p. 200.

† Acts of 1736, p. 445.

In 1836 the assessors were required to add to any taxpayers list "any sum of money, or debt at interest, which they may suppose or have reason to believe is owned by or due to such person, and liable to be taxed by the provisions of this Act, whether the same can be specifically pointed out or not, and which has been omitted by such person in his or her list."\* The three-fold penalty also was continued, but it accomplished almost nothing, and the very able report of the Special Committee on Taxation, made to the Assembly in 1844, pronounced it entirely ineffectual.

By the Act of 1851, † which recast our general tax system, it was provided that property of any person not returning a list should be listed by the assessors at its "present, full, fair and just value," and that they should add to any list returned any taxable property omitted; but the former penalties against delinquents were repealed.

In 1865, ‡ our present penalty of ten per cent. for not returning a list was established. It will be recollected that five years ago, § an attempt was made to increase it by making the addition 20 per cent. the second year, 30 per cent. the third year, 40 per cent. the fourth year, and so on. The result was to raise the total additions, for failure to return lists, in the Grand List of the State for 1883, by \$335,000, and in that for 1884, by \$389,000, but in 1885 such representations were made to the Assembly as to the hardship of the law, in taxing a man on what he did not own, that it was repealed.

#### INTANGIBLE PROPERTY SELDOM GETS INTO THE TAX-LIST.

The truth is, that no system of tax laws can ever reach directly the great mass of intangible property. It is not

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\* Stat. Ed. of 1838, p. 604.

† Public Acts of 1851, p. 61, Secs. 33, 34.

‡ Public Acts of 1865, p. 199.

§ Public Acts of 1882, p. 174.



to be seen, and its possession, if not voluntarily disclosed, can, in most cases, be only the subject of conjecture. The people, also, in a free government, are accustomed to reason for themselves as to the justice and validity of the laws, and too apt to give themselves the benefit of the doubt, where they have in any way the power to construe it for themselves. Such a power is practically given in the form of oath used in connection with our tax-lists, since it refers only to such property of the parties giving them in as is taxable according to their best knowledge, remembrance or belief. The man who does not believe that a Western farm-loan or foreign railroad-bond ought to be taxed is too often ready to swear that, to the best of his belief, it is not liable to taxation.

### DOUBLE TAXATION.

The common objection is that it is double taxation to tax both borrower and lender, and while this is no answer to the plain requirements of the present statute, we think that it is worthy of careful consideration by the legislature when deliberating in regard to any change of system.

The argument was compactly presented by the late Judge Foster, in his dissenting opinion in the case of *Kirtland vs. Hotchkiss*, above referred to, where he laid down the following propositions, (42 Conn. Rep., p. 449):

“1st. That a debt is a representative of the property pledged for its payment; a title, equitable, or legal to that property, and

“2d That the property and the debt, or more strictly, so much of the property as will be absorbed in the payment of the debt, and the debt, constitute together but one subject, for the purpose of taxation.

“The tax being paid on the property without diminution, on account of the debt, nothing remains to be taxed. The debt, indeed, aside from the property behind it, and of which it is the representative, is simply worthless.

"It should not be forgotten that the duty of the judicial branch of the Government is limited to declaring the law as it exists. Any considerations involving its policy or impolicy belong properly to the legislative power. It may not, however, be impertinent, in view of the result to which this opinion leads, to remark, that any system of taxation which subjects the affairs and business of the citizen, at home or abroad, to public scrutiny, will ever be regarded with extreme disfavor. Such inquisitorial powers are antagonistic to free institutions, and are repugnant and abhorrent to the feelings and sentiments of a free people.

"The great problem of taxation is, how to make it least burdensome and most productive, while everybody knows it is shamefully unproductive.

"A much heavier rate, imposed on visible and tangible property, which could not be concealed, and would readily be found, would be far more cheerfully borne, and be found far more productive in practice, than a tax levied on what is sought out and discovered, only after a rigid examination, on oath, of the party. However searching these examinations may be made, it is a notorious fact that vast amounts of property escape altogether the grasp of the tax-gatherer, and so results are now as unequal and unjust as they well can be. The demoralization of the public conscience by the frequent administration of oaths, so often taken only to be disregarded, is an evil of the greatest magnitude. Almost any change would seem to be an improvement."

Such considerations as these, coupled with the results of an investigation of now nearly three years into the practical working of our tax system, have brought us to the conclusion that all the items of intangible property ought to be struck out of the list. As the law stands, it may be a burden upon the conscience of many, but it is a burden on the property of few, not because there are few who ought to pay, but because there are few who can be made to pay. Bonds and notes belonging to estates of deceased persons, or infants, are generally traced through the Probate Records, and brought into the tax-list, but those held by an individual, are, for the most part, concealed from the knowledge of

the assessors, nor do they, in most towns, make much effort to ascertain their existence. The result is that a few towns, a few estates, and a few persons of a high sense of honesty, bear the entire weight of the tax.

Such has been the universal result of similar laws elsewhere.

The report of the West Virginia Tax Commission in 1884, says of that State :—

“At present all the taxes from invisible property come from a few conspicuously conscientious citizens, from widows, executors and from guardians of the insane and infants; in fact, it is a comparatively rare thing to find a shrewd trader who ‘gives in’ any considerable amount of notes, stocks or money. The truth is things have come to such a condition in West Virginia, that, as regards paying taxes on this class of property, it is almost as voluntary and is considered pretty much in the same light as donations to the neighborhood church or Sunday-school.”

The report of the New Hampshire Tax Commissioners in 1878, is to the effect that three-quarters of all personal property in that State, is not reached by the assessors.

#### **VERY FEW BONDS LISTED FOR TAXATION.**

Similar testimony from other jurisdictions might be adduced, almost without limit, but it will be sufficient to refer to our own official statistics to establish the same results. A glance at the copy of the Grand List of the State for 1885, taken from the records in the Controller's office, and appended to this report, will show, for instance, that a single town, and far from the wealthiest, (Stonington,) pays over one-eighth of the entire tax throughout the State, on this intangible property. New London County altogether returns a valuation of \$2,530,824, for this class of securities, and \$1,918,711, of this, or more than three-quarters, comes from Stonington alone. On

the other hand, of the 167 towns in this States, 81 return no bonds at all, in the Grand List, and 128 return no State stocks. There are no bonds to be found in the rich city of Meriden; none in Vernon and Rockville. Waterbury has but \$750; Norwalk but \$11,417; Bridgeport but \$17,150; New Britain but \$6,000. Windham and Tolland Counties together return but \$93,770 and of this sum two towns, Brooklyn and Thompson, make up \$77,600, while Putnam returns none, and Windham and Willimantic only \$2,970. Of the \$896,136 listed in New Haven County, two towns, New Haven and Derby, return \$863,286, leaving but \$32,850 to be divided among all the rest.

### **MONEY ON HAND.**

As to cash on hand on the first of October, an additional reason for abandoning the effort to tax that, is that it must ordinarily be a tax payable out of capital and not out of income. Money lying idle can yield no return to the owner. He must therefore have it in his possession with the purpose either of spending it, or investing it at an early day; and when it thus passes out of his hands, it will soon take a form where it becomes productive and justly taxable. But if a mortgage is paid off on the 30th of September, the fact that the creditor may not be able to re-invest the money for a week or two, ought not to subject him to a tax of one or two per cent. upon it.

It is only since 1850 that our statutes have required this tax, and the receipts from it have been so small as to show that public sentiment does not support the enforcement of this law. No one believes that all the cash on hand, in the possession of individual tax-payers, over the exemption allowed, throughout the State, on October 1st, 1875, was less than a million dollars, or on October 1st, 1885, but about eleven hundred thousand, or on October 1st,



1865, less than half a million, yet such are the figures shown by the official returns. Forty-three towns returned no cash on hand in the Grand List of 1885, and among these were thriving communities like Suffield, Darien, Ridgefield, Watertown and Portland. Of the \$167,944 listed in Litchfield County, a single town (Winchester) contributed nearly half, and the small farming town of Bridgewater returned more than Litchfield, Goshen, New Hartford, New Milford, Morris, Norfolk, North Canaan and Salisbury together.

In view of these statistics, no one familiar with our State will question that this tax touches very few, and it is our belief that no law could be framed and executed, which would effectually reach such funds for purposes of taxation.

It is no doubt possible that the change we recommend will make it a little easier for dishonest men to sell out taxable securities at the end of September, and, by turning them into cash, keep their value out of the tax-list. The purchasers of the securities, however, will be taxable for them, and such sales, if made with a view to a re-investment after the first of October, in fraud of the statute, would subject the seller to the penalties of perjury, if he returned a tax-list. If he returned none, the money would not be apt to come to the knowledge of the assessors, whether it was taxable or not. And we may add, that under our present statute, it is within the power of anyone to keep his money in United States notes, or "greenbacks," which are exempt from taxation, under the national Constitution.

#### **STOCK IN FOREIGN CORPORATIONS.**

In revising the section of our statutes which describes the personal property liable to taxation, we have excluded any reference to shares of stock owned in corporations

out of the State. It is now the settled policy of all our States, as well as of foreign governments, to tax their own corporations or the shares of their stock, whether held by residents or non-residents, as fully as any other property within their jurisdiction.

Our own statutes have provided for many years that property out of Connecticut, and fully taxed where it is situated, shall not be taxed here, and the result has been substantially to exclude all stocks in foreign corporations from our tax-list. We think this provision in our laws to be a just one, and its maintenance necessary to avoid the evil of double taxation. Every corporation is, from the nature of its constitution, fully subject to the laws of the government from which it derives its franchise and receives protection, and its stockholders must sustain the burden of whatever taxation those laws may impose, whether they themselves reside there or not.

## **NEW SUBJECTS OF TAXATION.**

In reviewing the subjects of taxation, we have found four, which seem to us hardly to bear their just share of the public burdens.

They are, corporate franchises, personal property of non-residents, collateral inheritances and successions, and oyster-beds.

### **1. CORPORATE FRANCHISES.**

These are the gift of the State, and have a value, independently of any property which may be acquired and held under them. In several instances, in the earlier history of the State, a bonus was exacted and paid into the treasury, or applied to some public purpose, as the condition of granting a charter, and such is now the practice

of some of our sister States. But for many years, we have been accustomed to grant corporate franchises, without charge, and to tax them, when granted, only in exceptional cases. Railroads, savings-banks, and a few other classes of corporations may be said to pay such a tax, but all the rest pay only on their property.

We recommend the adoption of a system of franchise taxes, by which every new corporation formed for ordinary business purposes will pay the State a tax of a dollar on every \$1,000 of its capital, and every such corporation now or hereafter organized, will pay an annual tax of twenty cents on every \$1,000 of its capital. This will affect all such corporations which do not already pay a direct tax to the State, and will be in addition to the ordinary local tax upon their property. Taxes of this character are not unusual in other States, and we think there can be no reasonable objection to them. The sum required is large only in case of corporations possessing a very large capital, and presumably very large assets. If their assets are not proportionate to their capital, this franchise tax will be a motive for reducing the latter to its proper dimensions. And even, in case of unsuccessful or insolvent corporations, the price exacted is a small one for the immunity they convey to their stockholders from liability for the debts of the concern.

## 2. PERSONAL PROPERTY OF NON-RESIDENTS

As our law now stands, while the real property of non-residents is fully taxed, and their shares of stock in certain corporations pay a State tax of one per cent., most of their other personal property within our jurisdiction escapes taxation altogether.\*

Taxation is the just price of that protection which property owes to government. If non-residents choose to

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*Sprague vs. Lisbon*, 30 Conn. Reports. 19.

keep their property under the protection of our laws, it seems to us fair that they should pay for that protection equally with our own citizens. The bill, which we report to accomplish this purpose, will be found to exclude from its operation whatever is here simply transiently, in the ordinary course of business.

### 3. COLLATERAL INHERITANCES.

We also recommend the imposition of a tax on property which goes by inheritance or succession to collateral heirs or others not related to the deceased.

This is a familiar tax on the Continent of Europe, and in several of our sister States. It lays no burden on common and natural successions, such as from parent to child, or child to parent, but where by a devise or legacy, or by the Statute of Distributions, a benefit is received by a collateral relative, or no relative at all, it seems not unreasonable to require him to make some slight payment to the government, on whose permission, only, his title is founded. There is no power in the will of the dead, except such as the statute gives it; and if, in the absence of any testamentary disposition, their property is given to their next of kin, it is so given by statute and not by right, and the gift made by law may properly be taxed by law.

The rate of tax recommended is but three per cent. or about half a year's income, and to prevent this from bearing heavily on small inheritances, an exemption is provided as to all under \$1,000.

Not to discourage public and charitable bequests, an exemption is also provided in their favor, so far as regards this special succession tax; leaving them, when received into possession, to pay the same taxes as other property, except such as may be specially exempted by other provisions of law.



#### 4. OYSTER-BEDS.

The oyster-planting industry has grown to large proportions within the last few years. The settlement of the disputed boundary between this State and New York, through Long Island Sound, and the surveys and explorations of the Shell Fish Commissioners, made at great expense to the State, have opened to occupation by our citizens a vast territory under water, previously unimproved. The State has sold these lands, to be used for the culture of shell-fish, at a low price, and imposes a moderate annual tax upon them, based upon their estimated value. This State assessment has no reference to the value any such lands may have acquired by being planted with oysters, or from being natural oyster beds. The highest assessment per acre is now at the rate of \$50, but an acre of such land covered with a good growth of oysters may be worth ten or twenty times that sum. The business of deep sea planting is known to be one of large returns, in proportion to the capital invested; and it seems to us that for oysters growing or grown under such conditions, the owners ought to pay the usual local taxes, in addition to the slight State tax which is imposed on the ground itself, apart from the oysters, whether cultivated or not. We have therefore specified shell-fish on their beds among the items of personal property to be included in the tax-lists.

#### RAILROADS.

The Commission recommend no radical change in the method of railroad taxation. The present system assumes, with certain minor modifications, that the market value of the stock and bonds and floating debt of a railroad company represents the taxable value of the property itself, and that a tax of one per cent. upon that property is practically the average rate that it would pay, if assessed,

bit by bit, in each town that the line passes through. A system of taxation of gross receipts, grading the rate somewhat according to the earning capacity of the company, was once advocated by our own Railroad Commissioners, (though they have since modified their endorsement of it), and is still approved by those of some other States. But your Commission has unanimously reached the conclusion that without a change of system, we may yet effect whatever improvement is needed in the working of the law.

In the past twenty years the gross earnings of the railroads of this State have increased from \$8,027,000 to \$17,389,000, and the net earnings from \$2,163,000 to \$6,019,000. It is evident, therefore, that the taxation has not been so burdensome as to hamper the development of this important interest, whose growth has been accompanied by a steady reduction of charges and increase of facilities.

Our system, we believe to be on the whole a just one, as regards those companies whose stock has a settled value, based on the ascertained earning capacity of their property and franchise. The stock of a dividend-paying road will have a definite market value, corresponding to the rate and regularity of the dividends paid. And while a tax of one per cent. is less than the usual local rates imposed on other tax-payers in our cities and larger towns, it is more than those laid in many of the smaller ones, and constitutes, on the whole, a fair average, as regards the taxes paid by other interests.

In the case of non-dividend paying stock, however, the real and even the market value must necessarily be to a great degree uncertain and speculative. It is very much what the directors of the company or the stock-brokers choose to make it. Favorable reports may give it a sudden turn upwards, and unfavorable ones succeed the next day in depressing it. The common stock of the New York and New England road, for instance, during the

year 1885, sold as low as  $12\frac{1}{4}$  and as high as  $39\frac{5}{8}$ . During 1886, it sank at one time to 30, and rose at another to  $66\frac{1}{8}$ . The preferred stock of the same company, which in 1885 was quoted at from 95 to 111, sold in 1886 from  $109\frac{1}{2}$  to  $151\frac{1}{2}$ .

The officers of some of the dividend-paying roads have adopted the custom of returning the market value of the stock at a figure notoriously less than the real price shown by actual sales, on the plea that it is the market value of all the capital stock of their company that is to be ascertained, and that if it were all, or any large amount of it, thrown upon the market at once, this price could not be maintained. It is also true that the same companies have often returned one market value for their stock to the taxing authorities of Connecticut, and another, and much higher one, to those of Massachusetts. A difference of twenty per cent. exists between the last return (1886) of one company to the two States, and in each the actual assessment was made at a rate considerably higher than that returned, though the Connecticut assessment was 13 per cent. below that of Massachusetts. On the other hand, some of our companies have made their returns in strict conformity to the market quotations.

Our Board of Equalization, in view of these circumstances and claims, have been led for many years to depart from the standard of actual bids or sales, and either make an appraisal of their own, or adopt that of the company, itself. The result is, that the assessment of these taxes has been a frequent cause of complaint, not because of its actual burden so much as of its relative bearing on different roads, that is of its inequality; while the State also has been deprived of the revenue which the statute meant should be collected.

The bill which we submit will prevent any such arbitrary valuation hereafter, in the case of any road which has paid regular and uniform dividends for two years.

next before the tax is imposed, and will make the market price the *prima facie* standard of assessment for all other companies. The result will probably be a considerable increase in revenue to the State, not by changing the principle of the existing statute, but by providing better machinery for its execution.

The bill which we report on this subject also makes the year for which the tax returns are made to the Treasurer end on September 30th, instead of October 1st, and postpones the date for making them till the middle of November. These new dates are those of the present law, as to the returns to the Railroad Commissioners, and the same reasons which led to their adoption there require it here also. The railroad year ends on September 30th, and all accounts are balanced as of that date; but the precise figures showing the condition of the company on that day cannot be got in, and the necessary entries and posting completed for several weeks. To make the returns accurate, therefore, this amendment of the law is indispensable.

Our statutes provide for a reduction from the assessed valuation of the stock and bonds of each road "of the amount of cash on hand." This language has been construed by some of the roads as meaning any cash assets, such as stocks and bonds. We recommend such a change of phraseology as will make it beyond question that "cash" means money and nothing else.

The justification for adding to the value of the stock, the amount of all the company owes, in order to get at the total value of its property and franchises, is, of course, that the existence of this indebtedness makes the stock worth just so much less. Some of our roads have sinking funds, accumulating for the ultimate payment of their bonded debt, and one or more have purchased their own bonds, as investments for the sinking fund. When this is done, as the debt evidenced by the bonds thus purchased is vir-



tually extinguished, it has seemed to us contrary to the reason of the statute, to include it in the assessed valuation, for purposes of taxation, and such bonds are therefore excluded in the bill reported.

### **NATIONAL BANKS.**

The Act of Congress which authorizes the taxation of national banking association under State laws, (U. S. Revised Statutes, Sec. 5,219), provides that the rate shall not be greater than that assessed upon other moneyed capital in the hands of individual citizens of the State. Our present State tax of one per cent. on stock of non-residents in national banks and certain other corporations, (General Statutes, page 167, Sections 1 and 2, as amended by later Acts), imposes a fixed rate which may be more or less than that of the local taxes of the year in the place where the corporation is located. It will be generally found to be less, but if, in exceptional cases, it should be more, we think our law should provide for a corresponding reduction in the State tax, on non-residents, in order to keep strictly within the limits of the power granted by Congress. We report, therefore, an amendment of the law to cover this point.

### **MUTUAL INSURANCE COMPANIES AND SAVINGS-BANKS.**

We recommend no changes in the taxation of mutual insurance companies or savings-banks, or of any other corporations, except as already specified.

### **FORM OF TAX-LIST.**

Our statutes formerly required the Controller to prepare and furnish uniform blank forms for tax-lists to the several towns. We recommend the restoration of this law, and herewith report a form of tax-list which appears

to us suitable for the purpose. This is, in large part, thrown into the shape of question and answer, because we have thought it more likely to elicit the exact facts.

#### SIGNATURE OF THE PARTY.

We also recommend a return to our ancient practice of requiring the tax-payer to sign his list. This was a provision of our statutes as early as 1712, and it is more important now than then, since, without such a signature, it would be difficult to make the necessary proof on a prosecution for perjury in case of a false return. The oath required to the truth of the list will also be more apt to impress the mind, if it follows an explicit statement subscribed by the party himself, than if, as now, it is administered, often in words quite different from those of the statute, and attested only by the assessor.

#### CLOCKS AND WATCHES.

The form puts clocks under the head of household furniture, and specifies no watches as taxable except gold ones. Our practice of making a separate item of clocks and other time-pieces arose during the Revolutionary War, when, in arranging the necessary increase of taxation, the principle was adopted of taxing articles of luxury more heavily than other things. Every gold watch was, therefore, to be listed at five pounds, and other watches at one pound ten shillings, while wooden clocks went in at one pound, and those with brass or steel works at three pounds. All this was at a time when a house worth a hundred and fifty pounds would only be listed at four pounds ten shillings, so that a man's watch might be taxed more heavily than his residence. In fact, so late as 1815, watches and clocks paid together two-thirds as much in taxes as all the buildings in the State.\*

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\* Report of Committee on the Subject of Taxation, in 1817, page 5.

The watch or clock which had to be imported a hundred years ago, and was only to be found in the possession of the rich, is now a necessity to every one, and Connecticut has learned to make them so cheaply, as to supply the markets of the world. Such a total change of circumstances seems to make it proper to change the law.

We have, however, retained a separate place for gold watches, as these may fairly be called an article of luxury still; and we are inclined to think that the specific question put in regard to them, and the omission of any exemption in their favor, will bring many more into the tax-lists than heretofore.

#### **BUILDINGS TO BE APPRAISED SEPARATELY FROM THE LAND.**

It will be remarked that in this form of list, we have provided for a description and appraisal of buildings separate from the lands. This plan is now pursued in some towns, and we think should be, in all.

#### **ASSESSORS TO VIEW ALL REAL ESTATE EVERY FIVE YEARS.**

In order to render it of any substantial value, the assessors ought to have some knowledge themselves, of the character of the improvements, as well as of the land. Many of the town officers, with whom we have been in communication, believe that the law should require a personal inspection of each piece of real estate by the assessors, at least as often as once in five years. Two bills to accomplish this purpose—House Bill No. 193, and a substitute Bill for House Bill No. 193—were referred to us, by the last General Assembly, and we believe the principle upon which they rest to be a sound one. We therefore report, as a substitute for those bills, a bill for an Act

requiring the assessors to inspect all real estate as often as once in five years, unless in any particular town, the Tax Commissioner shall deem it unnecessary. So far as the smaller towns are concerned, by dividing up the town into convenient districts, every house can annually be visited by an assessor, and the proper tax-list made out there, in far less time than it would take for the board to wait until every householder had called upon them. Such a plan would, if faithfully carried out, accomplish the purpose of a general revaluation, with little or no additional expense. There are towns where no such valuation has been made, in any way, for thirty or forty years.

#### **FARMING TOOLS, MECHANICS' TOOLS AND BOOKS.**

We recommend the repeal of the limit of \$200,00 now affixed to the exemption from taxation of farming tools, mechanics' tools, and books kept by the owner for his own use. The better the tools our farmers and mechanics have, and the more books our people keep to read, the better it will be for the general interests of the State. The revenue now derived from these sources is inconsiderable. Only 57 towns return any farming tools for taxation, and of their aggregate value of \$186,208, the sum of \$134,655 is contributed by a single town, Southington, almost all of which we understand to represent the product of its factories of agricultural implements, which would not be affected by the change proposed.

#### **SHIPPING.**

The matter of the taxation of shipping was specially referred to us by the last Assembly, by House Bill No. 58, a substitute for the same, and House Petition, No. 153. We find that so far as registered shipping engaged in foreign trade is concerned, such vessels are now exempted



from taxation on their value, by the laws of all the adjoining States, and are taxed only on the basis of their earnings for the preceding year. Our foreign trade is now but small, and what there is of it is mainly carried on by foreign vessels. We cannot hope to regain any considerable share of it, by our own ships, unless our ship-owners are put upon as favorable a footing as those of New York, Massachusetts and Rhode Island. We therefore recommend the passage of the provision in one of the accompanying bills to reduce our taxes on registered vessels. Coasting vessels and the Sound Steamer lines will not be affected by it. By the Statutes of the United States (Rev. Statutes, Sec. 4,347), only American citizens can engage in the coasting trade, and it therefore needs less protection from State laws.

#### EFFECTS OF CHANGES RECOMMENDED.

Our estimate of the results to the State Treasury of the various changes recommended in this report is as follows:

The Grand List of the State for 1885 amounted to  
\$349,177,597

We propose deductions, as follows:

All farming utensils,	\$186,208	
Less those returned by		
manufacturers, say, 134,000	\$52,208	
All watches except gold ones, say,	10,000	
Books, say, . . . . .	25,000	
Mechanics' tools, say, . . . . .	5,000	
Bonds, notes, debts and cash on		
hand, . . . . .	13,208,724	
Reduction on registered vessels, say,	75,000	\$13,375,932
Balance remaining, . . . . .		<hr/> \$335,801,665

*Amount brought forward, \$335,801,665*

To this is to be added:

Tangible personal property of non-residents, say, . . . . .	1,000,000	
Oysters, grown or growing, say, . . . . .	100,000	
For ordinary increase of value in two years by erection of new buildings* . . . . .	7,763,602	
For estimated increase of aggregate valuations, from the new provisions of the proposed law, as administered under the Tax Commissioner, 3 per cent. on improved real estate, (\$190,007,619), . . . . .	\$5,700,228	
10 per cent. on tangible personal property, (\$11,099,727), . . . . .	1,109,972	
5 per cent. on shares in corporations, (\$30,249,338), . . . . .	1,512,466	
5 per cent. on investments in manufacturing and merchandizing, (\$37,585,992), . . . . .	1,879,299	19,065,567
Total, . . . . .		<u>\$354,867,232</u>

\* The following table shows the annual increase in the valuation in the Grand List from improvements on real estate during the last six years:

1880. Increase in value of houses over previous year, . . . . .	\$1,661,795	
Increase in value of stores, &c., over previous year, . . . . .	306,758	<u>\$1,968,550</u>
1881. Increase in value of houses over previous year, . . . . .	\$1,711,399	
Increase in value of stores, &c., over previous year, . . . . .	93,040	<u>\$1,804,489</u>
1882. Increase in value of houses over previous year, . . . . .	\$2,694,252	
Increase in value of stores, &c., over previous year, . . . . .	2,723,295	<u>\$5,417,547</u>

*Amount brought forward, \$354,867,232*

A further deduction must be made from this summation for the effects of the Soldier's Exemption Act, passed by the last Assembly.

We estimate that this will subtract.	\$2,500,000
Total estimated grand list of 1887,	<u>\$352,367,232</u>

#### INCREASE OF TAXES PAID INTO STATE TREASURY.

The revenue of the State derived directly from corporations will be considerably increased by the measures proposed.

#### FRANCHISE TAX ON NEW CORPORATIONS.

The franchise tax on new corporations or new stock of old corporations, of one-tenth of one per cent., is one which cannot be evaded, and is easily collectable, at little expense.

From May 1, 1885, to May 1, 1886, eighty-seven joint stock companies were incorporated with an aggregate

1883.	Increase in value of houses over previous year,	\$3,319,492	
	Increase in value of stores, &c., over previous year,	2,848,839	\$6,168,331
1884.	Increase in value of houses over previous year,	\$4,032,110	
	Increase in value of stores, &c., over previous year,	441,974	\$4,474,084
1885.	Increase in value of houses over previous year,	\$2,051,319	
	Increase in value of stores, &c., over previous year,	1,023,745	\$3,075,064
	Average increase per year,		<u>\$3,818,010</u>

subscribed capital of \$2,267,200. Such a tax as is proposed would have yielded \$2,267, during that year, from this source, and \$2,027, more would have been received from the increase of stock by joint stock corporations previously organized, during the same period, which amounted to \$2,027,800. New stock was issued during the year 1885-6 by our railroad companies to the further amount of \$2,530,750.

During the last session of the Assembly, thirty-two corporations received either special charters or permission to increase their capital. The minimum capital authorized was \$6,479,350, and the maximum limit was about twice that amount.

The tax proposed, if in force last year, would from these special Acts, have yielded from \$3,000 to \$12,000.

From both grants of special charters and new organizations under the general law we may anticipate the receipt of from \$5,000 to \$10,000 from year to year, unless the number of such organizations is greatly diminished, which perhaps would not be altogether undesirable. A similar tax in New York, except that the rate is one-eighth of one per cent., is expected by its authorities to yield over \$150,000 a year.

#### **ANNUAL FRANCHISE TAX ON CORPORATIONS.**

The annual franchise tax on all ordinary business corporations, though the rate is low, will affect so vast an amount of capital, that the sum realized will be very considerable. We estimate it at not less than \$25,000.

#### **RAILROAD TAXES.**

The railroad tax will probably be increased by the new provisions for ascertaining the market value of the stock, &c., by the addition of at least \$45,000.



### COLLATERAL INHERITANCE TAX.

The amount to be realized from the collateral inheritance tax can be estimated with some degree of probability from the history of the working of similar legislation in other States. In Pennsylvania, such a law has been in existence for over sixty years, except that the rate is heavier and the exemption is but \$250. In the year 1880, it yielded a revenue to that State of over \$600,000. As it is a tax liable to produce much more in some years than in others, on account of the occasional devolution of exceptionally large estates, we have inquired into the average receipts for ten years, ending with the last year (1883-4) to which the reports in our State library extend, and find that they were \$474 532. The assessed valuation of Pennsylvania in 1880, as given by the U. S. Census of that year, was \$1,683,459,016. That of Connecticut by the same census was \$327,177,385, or about a fifth as much. Our tax being but three per cent. will produce but three-fifths as much as theirs, (which is five per cent.), on each \$1,000. Assuming as we fairly may, that the ratio of collateral inheritances to the total amount of property in each State will be about the same, their collateral inheritance tax, if in force here, in 1880, would have yielded us about three-fifths of one-fifth of \$474,532, that is about \$53,147. Allowing for all necessary deductions, on account of the greater exemptions provided in the bill now presented, we think that the natural increase in our aggregate wealth since 1880, which has made our grand list for 1885 about \$350,000,000, would make the probable amount derivable from the tax in 1887-8, under the supervision of a capable Tax Commissioner, as much as \$50,000.

In view of the fact that the assessed valuations of the two States, as given in the census, are based on those made by the taxing authorities of the States, and that a very large part of the inheritable property in each does not appear in the ordinary tax-lists made up for the pur-

poses of local taxation, we give also another estimate, from the valuations made by the United States officials, themselves, and also stated in the same census.

The true value of all the property owned in these States (as distinguished from property actually situated in each), is given as follows :\*

Pennsylvania, . . . . .	\$5,393,000,000
Connecticut, . . . . .	852,000,000

The whole of this is not inheritable, as it comprehends all property held for public, religious, and charitable uses. The total value of all real estate of this description in the whole country is estimated in this census at \$2,000,000,000.† We think that in the older and richer States for every \$100,000, thus held in real estate, there is as much as \$20,000 more in personal estate, devoted to similar purposes, on perpetual trusts. Such, from the best information we have been able to obtain, is the case in Connecticut.

Adopting this ratio, and assuming that Pennsylvania and Connecticut, respectively, have as much of such real estate as the other States, on the average, we find that there must be deducted from the total wealth of Pennsylvania‡ in order get at what is liable to a succession duty, \$271,000,000, and from that of Connecticut, \$42,000,000. The inheritable property of the two States in 1880 would thus appear to have been as follows :

Pennsylvania, . . . . .	\$5,122,000,000
Connecticut, . . . . .	810,000,000

A very large part of these sums, it is hardly necessary to remark, does not appear in the Grand List of either State, because it represents the stock or assets of those

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\* Tenth Census, Vol. 7, p. 13, Table XII.

† Tenth Census, Vol. 7, p. 11, Table X.

‡ Ibid., p. 12, Table XI.

classes of corporations which pay their taxes directly into the State Treasury. Thus, in Connecticut, most of the expenses of the State government are borne by taxes levied on Savings Banks, Life Insurance Companies, Railroads, &c., and the wealth which is invested in them, not being subject to local taxation, does not enter into the Grand List in any form.

All the property in the State, other than that held for religious, charitable, or public purposes, must change hands once in each generation, or on the average, three times in a century. There is then, within the jurisdiction of Connecticut, \$810,000,000, to pass by the death of its owners to a new possessor once in every thirty-three and a third years; or, (assuming, as we may, for the purposes of this computation, that an equal amount will descend every year), \$24,324,000 to pass in this way annually. In Pennsylvania, the amount of such annual successions, estimated in the same way, would be \$153,813,000.

Pennsylvania received, for the year of the census, from her collateral inheritance tax, \$605,441; but her average receipts for the ten years embracing 1880, were, as stated above, only \$474,532. As her tax is five per cent. it follows that the total amount of collateral inheritances, exceeding \$250 in value, (that being the limit of her exemption), annually, would then average twenty times that sum, or \$9,490,640. Both States have increased largely in wealth since 1880, and the average receipts from this tax in Pennsylvania, as ascertained from the official reports for the subsequent years, have risen to \$558,049. This means an increase in the value of collateral successions to \$11,160,980, that is, about 17½ per cent.

The annual average value of all inheritances and successions in Pennsylvania, on the basis of the Census of 1880, was, as we have stated, \$153,813,000, and that of her collateral inheritances \$9,490,640. The ratio between these amounts is that of 100 to 6½. In other words one inheritance or succession out of every sixteen or seventeen is a collateral one.

The average annual value of all inheritances and successions in Connecticut, on the basis of the same Census, was, as we have also stated, \$24,324,000. We think that the ratio between this amount, and that of our annual collateral inheritances and successions, would be about the same as that shown in Pennsylvania. This latter amount then, in 1880, would have been \$1,483,764, after deducting those successions which did not exceed \$250.

All this, however, is on the basis of our condition in 1880. The annual collateral successions in Pennsylvania, as we have seen, with the growth of the State have increased  $17\frac{1}{2}$  per cent. on the average, between 1880 and 1884. Our own growth in accumulated capital has also been rapid during the same period, and continues. In the Census of 1880, we stand fifth in rank among all the States, as respects the average wealth of our citizens, and Pennsylvania seventh.\* In 1887-8, the first year for which we are estimating, we think our collateral successions and inheritances may be fairly expected to have increased as much as twenty per cent. since the average standard of 1880, that is, to the aggregate sum of \$1,780,516. The exemptions proposed in the bill reported by us, being considerably greater than those in the Pennsylvania statute, will reduce the amount taxable by say \$100,000. Three per cent. on the balance would yield \$50,415.

A single estate owned by a citizen of one of our smaller towns which passed, three years ago, to his nephews and nieces and their representatives, amounted to over two millions and a quarter. Such a succession duty, as we recommend, would have brought into the treasury from this one distribution over \$68,000. We may add, that the total grand list of this town for the year preceding his decease was only \$758,372, of which bonds, notes, and money on hand constituted together but \$24,298.

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\* Tenth Census, vol. 7, p. 14, Table XIII.



### SUMMARY OF ADDITIONS EXPECTED.

To recapitulate, we estimate the direct additions to the State revenues as follows :

Franchise taxes on new corporations, \$5,000 to 10,000, say, . . . . .	\$6,000
Annual franchise tax on ordinary corporations, . . . . .	25,000
Increase of railroad tax, . . . . .	45,000
Collateral inheritance tax, . . . . .	50,000
Total, . . . . .	<hr/> \$126,000

### REDUCTION OF STATE TAX ON TOWNS.

Our ordinary State tax on the several towns has for some years been  $1\frac{1}{4}$  mills, which on \$350,000,000, would call for \$437,500. The new additions to our revenue, now recommended, would, as estimated above, yield \$126,000, which (without taking into account the saving, in alternate years, anticipated from biennial sessions,) would reduce the amount necessary to be asked of the towns to \$311,500. This would enable us to reduce our State tax to less than one mill ; and the consequent relief to the towns will much more than compensate them for the loss over the gain of taxable property, occasioned by dropping from the list the various items exempted by the bills which we have the honor to report.

### BILLS REPORTED FAVORABLY.

The bills which are annexed hereto, and which in our opinion ought to pass, are the following :

An Act concerning a Tax Commissioner.

An Act to tax certain Grants of Corporate Franchises.

An Act to impose a Franchise Tax on certain Corporations.

An Act to amend the laws as to Railroad Taxation.

An Act to impose a Collateral Inheritance Tax.

An Act concerning Taxation

#### **BILLS REPORTED ON UNFAVORABLY.**

These bills contain all those features of the various bills referred to us by the Assembly at its Sessions in 1885 and 1886, which seem to us meritorious, and we therefore herewith return the latter with the recommendation that they do not pass.

They are severally as follows :

Introduced and referred at the January Session, 1885 :

House Bill, No. 58, relating to Taxation of Vessel property.

House Petition, No. 153, of H. L. Crandall, *et. al.*, in aid of House Bill, No. 58.

Introduced and referred at the January Session, 1886 :

Substitute for House Bill, No. 58, relating to the Taxation of Vessel property.

House Joint Resolution, No. 104, raising a special committee to inquire into the methods of Collecting Taxes.

House Bill, No. 193, for an Act concerning Assessors.

Substitute for House Bill, No. 193, for an Act concerning Assessors.

House Bill, No. 233, for an Act in addition to an Act concerning Taxation.

House Bill, No. 237, for an Act to provide for the Taxation of the Property of Railroad Companies.

All of which is respectfully submitted.

Dated at Hartford, this 20th day of January, 1887.

WILLIAM C. ROBINSON,  
ISAAC W. BROOKS,  
SMITH P. GLOVER,  
IRA D. BATES,  
SIMEON E. BALDWIN,  
MORRIS F. TYLER,  
CHARLES H. CLARK,  
SAMUEL A. YORK,  
N. WHEELER,

*Special Commission*  
*on the subject*  
*of State Taxation.*

STATE OF CONNECTICUT,  
GENERAL ASSEMBLY.  
*January Session, 1887.*

An Act concerning a Tax Commissioner.

*Be it enacted by the Senate and House of Representatives in General Assembly convened:*

SEC. 1. The Governor shall once in every four years, commencing in 1887, during the session of the General Assembly, nominate, and with the advice and consent of the Senate appoint a Tax Commissioner, who shall hold office for four years from the first day of July in the year in which he is appointed, unless sooner removed by the Governor for cause and the Governor shall fill any vacancy occurring during said four years for the unexpired portion of said term, apprising the Senate, if in session, otherwise at the opening of its next session, of such appointment; provided that the person appointed to fill the vacancy shall cease to hold the office after sixty days from the time when the Senate is apprised of his appointment, unless they, within said sixty days, give their consent thereto.

SEC. 2. The Tax Commissioner shall inquire into the execution of the laws relative to taxation, and take all proper measures to aid the due execution thereof, and perform such other duties as may from time to time be prescribed by law. He shall, before entering upon the duties of his office, take the oath by law provided for executive and judicial officers; and in the performance of his duties he shall have power to administer oaths to any person.

SEC. 3. The Tax Commissioner shall visit every town in the State at least once during his term of office, and inquire into the manner in which the laws relating to the listing and assessment of property taxable therein are executed by the Assessors and Board of Relief, and whether all persons and property



taxable in such towns are, in fact, justly assessed and taxed, and whether all taxes which are due and collectible are, in fact, collected; and for the purpose of such inquiry he shall have power to summon any persons in such town before him, and examine them under oath, and to compel the attendance of any such witnesses, and the production of books and papers, by suitable process. If any person disobey such process, or, having appeared in obedience thereto, refuses to answer any question put to him by the Commissioner, the Commissioner may apply in writing to any Judge of the Superior Court, who shall cause such person to come before him, and shall inquire into the facts set forth in such application, and may thereupon commit such person to jail until he shall comply with the provisions of this section.

SEC. 4. The Tax Commissioner shall be a member of the State Board of Equalization, and shall annually report to said Board the results of his official inquiries. He shall also make an annual report to the General Assembly, in which he shall mention any imperfections in the laws as to taxation, or in their execution, which he may think proper to bring to the notice of the Assembly, and from time to time may suggest any further statutory provisions which he may deem desirable.

SEC. 5. The Tax Commissioner shall have an office in the Capitol and shall receive ten dollars for each day necessarily employed in the duties of his office, and also his traveling, clerical, and incidental expenses, necessarily incurred in the performance of his official duties, his account for the same being first audited and allowed by the Controller.

SEC. 6. The modes of summoning witnesses before the Tax Commissioner shall be the same as practiced by justices of the peace in summoning witnesses in the trial of a civil action, and all fees and mileage due witnesses, or for the service of a subpoena or capias issued by the Commissioner, or by a Judge of the Superior Court upon the application of the Commissioner, shall be paid by him, and allowed him as part of his incidental expenses.

STATE OF CONNECTICUT,  
GENERAL ASSEMBLY.  
*January Session, 1887.*

An Act to tax certain grants of corporate franchises.

*Be it enacted by the Senate and House of Representatives in General Assembly convened:*

SEC. 1. No application for a charter for any business corporation having a capital stock, all or any part of which is to be divided into shares and held by shareholders, shall be heard by the General Assembly or any committee thereof, until the parties applying for the same have paid to the Treasurer of the State one hundred dollars.

SEC. 2. No such business corporation having a capital stock, hereafter incorporated, shall commence to do business, until it shall have paid to the Treasurer of the State a sum equal to one-tenth of one per cent. on the par value of all shares of its capital stock actually subscribed for and all shares thereof which may have been issued without having been previously subscribed for; but any chartered corporation shall be credited, as respects such payment, with such sum as it may have paid, agreeably to the preceding section.

SEC. 3. Every such business corporation which shall hereafter increase its capital stock, shall within thirty days after the new stock is subscribed for or issued, pay to the Treasurer of the State a sum equal to one-tenth of one per cent. on the par value of such increase.

SEC. 4. No certified copy of any charter or organization certificate of any such corporation shall be issued by the Secretary of the State, until the payments required by sections 1 and 2 of this Act have been duly made.

STATE OF CONNECTICUT,  
GENERAL ASSEMBLY,  
*January Session, 1887.*

An act to impose a franchise tax on certain corporations.

*Be it enacted by the Senate and House of Representatives  
in General Assembly convened :*

SEC. 1. Every corporation, incorporated under the laws of this State and having a capital stock, all or any part of which is divided into shares, and held by shareholders, except railroad companies, express companies, telegraph companies, telephone companies, ecclesiastical societies, cemetery associations, and corporations now or hereafter exempted by law from such taxation, shall on or before the first day of March annually, beginning in the year 1888, pay to the Treasurer of the State a tax upon its corporate franchise, of one-fiftieth of one per cent. on the total par value of all shares of its capital stock, actually subscribed for, and all shares thereof which may have been issued without having been previously subscribed for.

SEC. 2. The treasurer or cashier of every such corporation shall annually on or before the tenth day of January make return in writing under oath to the Tax Commissioner stating the total par value of the capital stock of said corporation, actually subscribed for or issued as aforesaid.

SEC. 3. The State's Attorney in each County shall sue, in the name of the State, for all such taxes which are reported to him by the Tax Commissioner as overdue and unpaid : and if the judgment recovered in any such action is not paid when demanded on execution, such default shall be a cause of forfeiture of the franchise of such corporation, which may be enforced by *quo warranto* proceedings.

STATE OF CONNECTICUT,  
GENERAL ASSEMBLY,  
*January Session, 1887.*

An Act to amend the laws as to Railroad Taxation.

*Be it enacted by the Senate and House of Representatives in General Assembly convened:*

SECTION 1. Sections 5 and 6, page 168, of the General Statutes are hereby amended so as to read as follows:

SEC. 5. The secretary or treasurer of every railroad company, any portion of whose road is in this State, or if such portion of said road is in the hands of a trustee or receiver then such trustee or receiver, shall on or before the fifteenth day of November, annually, deliver to the Controller a sworn statement of the condition and affairs of said company or road, as they existed on the thirtieth day of the preceding September, in the following particulars, namely, the number of shares of its stock, and if the same consists of different classes, then of those of each class, and the market value of each share, the amount of its funded and floating debt, and the market value of any of such indebtedness which is below par in value, the number, amount, and market value of any unpaid bonds secured by mortgage on the property of said company by any of its predecessors in title, and legally convertible into the capital stock of such company, the amount of bonds issued by any town or city of the description mentioned in the twelfth section of Chapter I of this Title, when the avails of such bonds, or stock subscribed and paid for therewith, shall have been expended in such construction, the amount of money actually on hand in cash, in the treasury or in the possession of the proper officers or agents of the company or of any such trustee or receiver, the amount paid for taxes during the year ending on said thirtieth day of September, upon



any dwelling-houses, whether occupied by its employees or not, and upon any real estate not used for railroad purposes, the whole length of the road, and the length of those portions thereof lying without this State.

SEC. 6. Every such railroad company, trustee or receiver, shall on or before the twenty-fifth day of November, annually, pay to the State one per cent. of the valuation, made and corrected by the Board of Equalization, of said stock, and one per cent. of the par value of such funded and floating indebtedness, as required to be contained in said statement, or if any of said indebtedness is worth less than par, then, one per cent. of its valuation made and corrected by said board, after deducting from such valuations, the amount of any bonds or obligations of said company, or of their market value, if below par, which may be held in trust for said company as a part of any sinking fund belonging to it, and also the amount of money actually on hand in cash, in the treasury or in the possession of the proper officers or agents of the company or of such trustee or receiver on the thirtieth day of the preceding September, and also deducting from said sum required to be paid the amount paid for taxes, during the year ending on said day, upon any such dwelling-houses and upon any real estate owned by it and not used for railroad purposes: and the valuation so made and corrected by said Board shall be the measure of value of such railroad, its rights, franchises, and property in this State for purposes of taxation; and this sum shall be in lieu of all other taxes on its franchises, funded and floating debt, and railroad property in this State.

SEC. 2. Section 11, on page 169, of the General Statutes is hereby amended by striking out the words "the Board of Equalization shall examine and correct all statements returned to the Controller as required by either of the nine preceding sections," and substituting therefor the following words: "the Board of Equalization shall meet at the Controller's office at the capitol in every year, on the secular day next succeeding each of the last days above limited for making any of the annual returns to the Controller for purposes of taxation, required by either of the nine preceding sections or from Savings Banks, at ten o'clock in the forenoon, to examine and correct such

returns and the valuations required thereon, and to hear any party making such return in regard to such valuations.

SEC. 3. In case of any railroad company which during the two years ending on the thirtieth day of September, next preceeding the time for making such annual returns, has paid regular dividends at the same annual rate per cent. on all or any class of its shares of stock, the average market price of such stock, or class of stock, as the case may be, during the last six months of said two years as ascertained by market sales or published brokers's quotations of bids or prices, shall be the invariable standard of the value of such shares, to be adopted in making said returns, and by the Board of Equalization in examining and correcting the same. As to all other shares of stock in any railroad company, the average market price of such shares, during the last six months of said two years, as ascertained by market sales or published broker's quotations of bids or prices, shall be the invariable standard of the value of such shares, to be adopted in making such returns, but in such returns any facts may be stated showing that such market value differs from the true value, and the Board of Equalization in examining and correcting said returns shall regard said market value, as ascertained as aforesaid, as the standard of the value of such shares, unless from the facts so stated, or otherwise, they may think fit to adopt a different valuation.

STATE OF CONNECTICUT.  
GENERAL ASSEMBLY,  
*January Session, 1887.*

An Act to impose a Collateral Inheritance Tax.

*Be it enacted by the Senate and House of Representatives, in General Assembly convened:*

SEC. 1. This Act may be cited as "The Collateral Inheritance Act." In this Act the word "person" shall be construed to include the plural as well as the singular, and artificial as well as natural persons: and the word "property" to include both real and personal estate, and any form of interest therein whatsoever, including annuities.

SEC. 2. All property within the jurisdiction of this State or interest therein, whether belonging to inhabitants of this State or not, and whether tangible or intangible, which shall pass by will or by the intestate laws of this State or by deed, grant, sale or gift made or intended to take effect in possession or enjoyment after the death of the grantor, to any person, in trust or otherwise, other than to or for the use of the father, mother, husband, wife, lineal descendants born in lawful wedlock, the wife or widow of a son, the husband of a daughter of the decedent, or some strictly public or charitable purpose, shall be subject to a tax of three per cent. of its value, above the sum of one thousand dollars, for the use of the State, and all administrators, executors and trustees, and any such grantee under a conveyance made during the grantor's life, shall be liable for all such taxes until the same shall have been paid, as hereinafter directed.

SEC. 3. When any person shall bequeath or devise any property to or for the use of father, mother, husband, wife, lineal descendant, the wife or widow of a son, or the husband

of a daughter, during life or for a term of years, and the remainder to a collateral heir, or to a stranger to the blood, the value of the prior estate shall be immediately appraised in the manner hereinafter provided, and deducted together with the sum of one thousand dollars from the appraised value of such property, and the tax on the remainder shall be payable one year from such appraisal, and together with any interest that may accrue on the same, shall be and remain a lien on said property till paid to the State, provided however, that any person beneficially interested in such property may elect to give to the Treasurer of the State a bond, to his acceptance with good and sufficient sureties to an amount not less than twice the amount of such tax, conditioned to pay said tax when he shall come into the possession of said property, which said bond shall be filed in the office of the Tax Commissioner; and upon its filing and acceptance the administrator, executor or trustee shall be discharged of his liability for such tax.

SEC. 4. Whenever a decedent appoints one or more executors or trustees and in lieu of their allowances makes a bequest or devise of property to them which would otherwise be liable to said tax, or appoints them his residuary legatees, and said bequests, devises or residuary legacies exceed what would be a reasonable compensation for their services, such excess shall be liable to such tax, and the court of probate having jurisdiction of their accounts shall fix such compensation.

SEC. 5. All taxes imposed by this act shall be payable to the Treasurer of the State by the executor, administrator, or trustee one year after his appointment, and if the same are not so paid legal interest shall be charged thereon and collected from the time said tax became due; but in cases where by reason of claims made on the estate, or of litigation, or of other unavoidable causes of delay, the estate of the decedent cannot be settled in one year, then said interest shall not be charged for so long a period as such unavoidable causes of delay continue to act.

SEC. 6. Any administrator, executor or trustee having in charge or trust any property subject to such tax shall deduct the tax therefrom, or shall collect the tax thereon from the legatee or person entitled to said property, and he shall not



deliver any specific legacy or property subject to said tax to any person till he has collected the tax thereon.

SEC. 7. Whenever any legacy subject to said tax shall be charged upon or payable out of real estate, the heir or devisee before paying the same shall deduct said tax therefrom and pay it to the executor, administrator or trustee, and the same shall remain a charge upon said real estate until it is paid, and payment thereof shall be enforced by the executor, administrator or trustee in the same manner as the payment of the legacy itself could be enforced.

SEC. 8. If any such legacy be given in money to any person for a limited period, such administrator, executor or trustee shall retain the tax on the whole amount, but if it be not in money he shall make an application to the court having jurisdiction of his accounts to make an apportionment if the case require it, of the sum to be paid into his hands by such legatee, on account of said tax, and for such farther order as the case may require.

SEC. 9. All administrators, executors and trustees shall have power to sell so much of the estate of the deceased as will enable them to pay said tax, in the same manner as they may be empowered to do for the payment of his debts.

SEC. 10. All money retained by any executor, administrator or trustee, or paid into his hands for such tax, shall be paid by him within thirty days thereafter to the Treasurer of the State, whose receipt shall be a proper voucher in the accounts of said executor, administrator or trustee, but he shall not be entitled to charge in his accounts or to be relieved from his liability for such tax unless he shall produce such receipt or a certified copy thereof, except in the cases contemplated in section three of this Act.

SEC. 11. No inventory of an estate, any part of which may be subject to said tax, shall be accepted or recorded in the court of probate until a copy of the inventory and of the appraisal of such part, or if the same cannot be conveniently separated, then a copy of the whole inventory, has been filed by the clerk or the judge of the court of probate with the Tax Commissioner, nor until such commissioner has had a reasonable opportunity to appear and be heard touching the same.

The fees for such copy so filed shall be paid by the executor, administrator or trustee.

SEC. 12. Whenever any of the real estate of a decedent shall so pass to another person as to become subject to said tax, the executor, administrator, or trustee of the decedent shall inform the Tax Commissioner thereof within six months after he has assumed the duties of his trust, or if the fact is not known to him within that time, then within one month from the time that it does become so known to him.

SEC. 13. Whenever for any reason the devisee, legatee, or heir who has paid any such tax shall refund any portion of the property on which it was paid, or it shall be judicially determined that the whole or any part of such tax ought not to have been paid, said tax or the due proportional part of said tax shall be paid back to him by the executor, administrator or trustee, or if he shall have paid it over to the Treasurer of the State by such Treasurer.

SEC. 14. The value of such property as may be subject to said tax shall be taken to be that given it in the inventory of said estate rendered to the court of probate, but the Tax Commissioner or any person interested in the succession to said property may apply to the court of probate having jurisdiction of the estate, and on such application the court shall appoint three disinterested persons who shall view and appraise such property for the purposes of said tax, and shall make return thereof to said court, which return may be accepted by said court in the same manner as the original inventory of such estate is accepted, and if so accepted it shall be binding upon the person by whom the tax is to be paid and upon the State. In the case of an annuity or life estate the value thereof shall be determined by the so-called Actuaries' or Combined Experience Tables, and five per cent. compound interest.

SEC. 15. The court of probate having either principal or ancillary jurisdiction of the settlement of the estate of the decedent, shall have jurisdiction to hear and determine all questions in relation to said tax that may arise affecting any devise, legacy or inheritance under this Act, subject to appeal as in other cases, and the Tax Commissioner shall represent the interests of the State in any such proceedings.

SEC. 16. The judge of each probate district shall as often as once in six months render to the Tax Commissioner a statement of the property within the jurisdiction of his court that has become subject to said tax during such period, the number and amount of such taxes as will accrue during the next six months, so far as the same can be determined from the probate records, the number and amount of such taxes as are due and unpaid, and the amounts thereof payment of which has been postponed under the provisions of this Act.

SEC. 17. The fees of courts of probate for the duties required of them by this Act shall be, for each order, appointment, decree, judgment or approval of inventory or report required hereunder, one dollar; for the filing and endorsement of each paper, and for copies and records, the fees that are allowed for the same under Title 13, Chapter XXXI, page 184, of the General Statutes. And the administrator, executor, trustee or other person paying said tax shall be entitled to deduct the amount of all such fees paid to the court of probate from the amount of said tax to be paid to the Treasurer of the State.

STATE OF CONNECTICUT,  
GENERAL ASSEMBLY,  
*January Session, 1887.*

An Act concerning Taxation.

*Be it enacted by the Senate and House of Representatives  
in General Assembly convened:*

SECTION 1. Sec. 12, on page 154 of the General Statutes is hereby amended by striking out in the second and third lines from the bottom of the page the words "not including watches and jewelry of any kind exceeding twenty-five dollars in value" and substituting therefor the following words: "all watches, except those having a gold case; jewelry of any kind, exceeding twenty-five dollars in value;" also by striking out the words "not exceeding in value two hundred dollars," in said section on the second line of page 155; and also by striking out the word "private libraries and books, not exceeding two hundred dollars in value, and all public libraries," in the seventh and eighth lines of said pages and substituting therefor these words, "all public and private libraries, and books kept for use by the owner," also by striking out in the thirteenth line of said said page the words "to the value of two hundred dollars."

SECTION 2. Section 14, on page 156 of the General Statutes is hereby amended so as to read as follows:

SEC. 14. Personal property in this State or elsewhere, not exempt by this Title, shall for the purpose of taxation include all horses, asses, cattle, sheep, swine, and other animals, not less



than one year old, vessels, goods, household furniture, (including plate, paintings, statuary, clocks, and china), gold watches, jewelry, musical instruments, shell fish planted, grown or growing in any of the waters of this State, whether in or out of the jurisdiction of any particular town, shares of stock in banks, national banking associations, trust companies, insurance companies, turnpike companies, bridge companies, and plank road companies, incorporated or located in this State, and all tangible chattels belonging to any resident in this State; and shall be set in his list in the town where he resides.

Any tangible personal property, of any of the foregoing descriptions, in this State, belonging to persons not resident in the State, shall be liable to taxation in any year, provided it is in the State on the first day of October of the year in which the lists are to be returned for taxation, and has been in the State for such time or times as in all amount to three months during the twelve months next preceding said day.

All personal property taxable under this Section shall be set in the list at its actual value, except when otherwise by law provided.

SEC. 3. If the rate of local taxation for town, city, school, and other municipal purposes, in the place where any corporation is located, stock in which, owned by non-residents, is liable to a tax of one per cent. on its market value, under the provisions of General Statutes, page 167, Sections 1 and 2, and the subsequent Acts amending the same, in any year preceding the day as of which said market value is to be ascertained, is less in the aggregate than one per cent., then the aggregate rate of such local taxation shall be stated in the annual return made in behalf of said corporation, for the purposes of taxation, and said State tax for said year shall be reduced to the same rate.

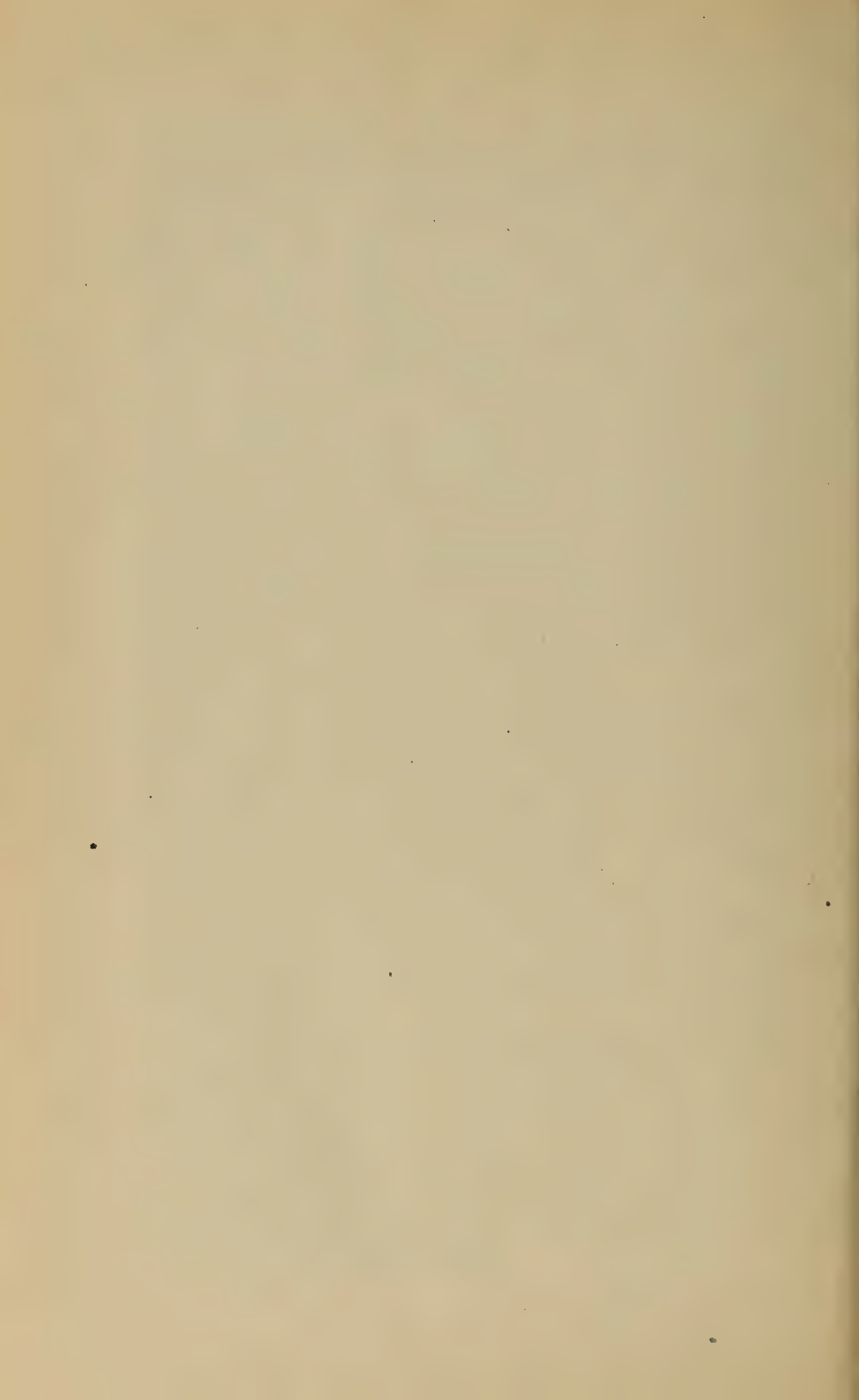
SEC. 4. All buildings shall be assessed and valued separately from the land on which they are situated.

SEC. 5. All real estate in each town shall be viewed and re-valued by the assessors, at least as often as once in five years; but the Tax Commissioner, for cause shown to his satisfaction, may authorize the assessors in any town to omit or postpone visiting and re-valuing all or any part of the real estate therein for such period as he may designate.

SEC. 6. Registered vessels shall be assessed at a valuation equal to their net earnings during the year ending on the first day of the preceding July, provided they have been actually engaged in a foreign voyage during said year, and any interest in such vessels shall be assessed at such proportion of said valuation, as said interest bears to the whole vessel; but the owner shall, if required by the assessors, exhibit to them a statement of the earnings and expenses of said vessel during said year, and answer any proper questions touching the same which they may put to him.

SEC. 7. The Tax Commissioner shall prepare and annually distribute to the several towns suitable printed blanks for the lists of individual tax-payers. The form for said blanks to be distributed for use in 1887, shall be arranged substantially like that annexed to this Act, and marked as Schedule A.

SEC. 8. Nothing herein shall affect any assessment made, tax laid, or proceeding had, before the time when this Act takes effect.



## HARTFORD COUNTY REGISTER OF THE GRAND LIST FOR OCTOBER, 1885.

TOWNS.	Dwelling Houses.		Land.		Mills, Stores, &c.		Horses, &c.		Neat Cattle.	
	No.	Value.	No. Acres.	Value.	No.	Value.	No.	Value.	No.	Value.
Hartford.....	5,040	\$18,690,633	6,710	\$2,322,405	829	\$9,128,349	1,883	\$157,645	783	\$23,110
Avon.....	236	118,175	11,803	179,120	15	13,660	177	9,715	778	16,687
Berlin.....	501	364,970	14,674	338,661	32	57,050	444	18,390	1,303	26,809
Bloomfield.....	315	218,375	14,712	406,560	7	2,675	345	15,662	1,379	28,635
Bristol.....	1,099	980,390	14,522	242,304	134	282,700	689	34,035	933	24,515
Burlington.....	252	133,669	18,107	190,995	34	13,675	196	7,855	741	13,380
Canton.....	389	325,025	14,575	194,828	26	188,983	276	13,475	1,117	21,907
East Granby.....	175	124,050	9,951	222,652	8	5,250	187	8,842	781	15,255
East Hartford.....	765	716,025	8,793	309,897	109	134,540	556	21,490	606	12,574
East Windsor.....	552	480,887	12,718	383,437	26	137,425	436	18,696	1,196	23,912
Enfield.....	1,002	725,218	18,664	447,620	...	496,900	...	27,560	...	20,795
Farmington.....	603	537,475	15,882	369,049	55	143,225	416	21,980	1,379	32,111
Glastonbury.....	724	361,408	29,154	365,616	108	127,670	573	20,655	1,533	26,585
Granby.....	319	122,154	21,162	193,433	32	9,100	303	15,538	1,280	20,703
Hartland.....	162	35,660	19,252	126,656	7	5,880	135	5,917	840	14,721
Manchester.....	1,091	1,082,800	14,994	269,146	73	535,910	618	39,065	920	19,818
Marlborough.....	100	34,790	13,502	81,803	11	1,765	90	3,026	430	8,202
New Britain.....	1,982	3,045,200	6,495	438,405	160	1,493,550	764	53,715	803	17,520
Rocky Hill.....	261	142,410	7,151	167,161	33	6,435	170	4,545	537	10,280
Simsbury.....	417	261,200	18,962	280,529	24	85,850	328	18,241	1,232	26,360
Southington.....	1,045	919,228	18,433	344,580	116	167,550	611	24,302	1,182	24,161



## HARTFORD COUNTY REGISTER OF THE GRAND LIST FOR OCTOBER, 1885.—CONTINUED.

TOWNS.	Sheep and Swine.		Carriages, &c.		Farming Utensils.		Clocks, Watches, &c.		Piano Fortes, &c.	
	No.	Value.	No.	Value.	No.	Value.	No.	Value.	No.	Value.
Hartford.....	....	....	....	\$147,500	....	....	....	\$55,650	....	\$47,095
Avon.....	....	\$ 63	15	1,125	....	....	....	685	....	1,295
Berlin.....	67	201	201	7,840	....	\$200	53	1,390	79	5,150
Bloomfield.....	....	291	....	290	....	....	....	225	....	1,845
Bristol.....	75	150	703	26,635	....	....	....	5,330	....	14,760
Burlington.....	....	525	....	....	....	....	....	40	....	1,750
Canton.....	139	246	....	4,520	....	....	....	1,080	....	2,695
East Granby.....	....	244	12	590	....	100	....	....	....	1,075
East Hartford.....	....	....	....	7,652	....	....	....	2,275	....	4,905
East Windsor.....	....	272	....	2,345	....	725	....	1,280	....	1,570
Enfield.....	....	332	....	5,725	....	....	....	5,425	....	5,325
Farmington.....	....	133	....	6,950	....	210	....	3,530	....	7,265
Glastonbury.....	....	365	202	6,683	....	....	....	1,381	....	2,820
Granby.....	....	339	76	2,825	....	....	....	405	....	2,385
Hartland.....	....	242	....	....	....	....	....	....	....	....
Manchester.....	76	76	274	18,270	....	175	....	4,560	....	11,225
Marlborough.....	308	616	....	....	....	....	....	....	....	....
New Britain.....	....	36	....	49,095	....	....	....	15,595	....	17,685
Rocky Hill.....	....	....	24	1,120	....	....	....	325	....	750
Simsbury.....	....	120	47	2,825	....	....	....	845	....	1,200
Southington.....	....	146	583	16,731	....	134,655	....	1,270	....	5,932

## HARTFORD COUNTY REGISTER OF THE GRAND LIST FOR OCTOBER, 1885.—CONTINUED.

TOWNS.	Household Furniture, &c.	Quarries, Fisheries, &c.	Bridge, &c., Stocks.	Bank, Insurance, &c., Stocks.	State Stocks.	Railroad, City, &c., Bonds.	Am't Employed in Merchandise.	Investments in Mechanical and Mfg. Operations.
	Value.	Value.	Value.	Value.	Value.	Value.	Value.	Value.
Hartford.....	\$176,750	....	\$35,620	\$9,679,711	\$147,350	\$728,493	\$2,014,425	\$1,613,886
Avon.....	....	....	....	71,611	....	8,000	900	8,000
Berlin.....	400	....	....	97,212	15,600	....	9,600	112,900
Bloomfield.....	100	....	....	77,266	....	1,500	1,100	400
Bristol.....	....	....	....	275,622	....	6,060	65,525	325,090
Burlington.....	50	....	....	6,502	....	....	....	1,500
Canton.....	....	....	....	44,127	315	....	26,165	312,877
East Granby.....	....	....	....	75,056	....	3,778	250	500
East Hartford.....	400	....	32,960	289,577	....	8,000	15,325	32,825
East Windsor.....	1,950	\$2,500	....	46,373	....	....	15,300	32,693
Enfield.....	....	....	....	190,761	....	....	87,950	531,350
Farmington.....	3,750	....	....	301,807	10,000	76,343	21,988	247,541
Glastonbury.....	50	8,400	....	138,146	....	....	9,010	32,000
Granby.....	....	....	....	40,492	....	2,400	3,100	600
Hartland.....	....	....	....	14,634	....	1,000	1,500	....
Manchester.....	12,900	200	....	454,805	....	2,000	61,215	210,650
Marlborough.....	....	....	....	9,427	....	....	....	....
New Britain.....	9,500	....	....	210,561	....	6,000	254,575	1,004,200
Rocky Hill.....	50	....	....	41,804	....	....	1,400	5,000
Simsbury.....	....	....	....	260,074	1,000	61,720	13,400	51,000
Southington.....	1,500	....	....	173,687	....	4,500	39,995	351,285

## HARTFORD COUNTY REGISTER OF THE GRAND LIST FOR OCTOBER, 1885.—CONTINUED.

TOWNS.	Investments in Vessels, &c.	Money at In- terest.	Money on Hand.		All other Taxa- ble Property.		Ten per cent. by Towns.	Amount.	Polls.
	Value.	Value.	Value.	Value.	Value.				
Hartford.....	\$131,025	\$1,476,101	\$302,535	\$324,874	\$154,152	\$47,357,309	925		
Avon.....	.....	29,687	3,100	1,000	2,622	465,445	91		
Berlin.....	.....	38,626	2,979	.....	6,231	1,104,209	247		
Bloomfield.....	.....	6,775	.....	.....	867	762,566	133		
Bristol.....	.....	17,870	1,425	12,850	2,513	2,317,774	529		
Burlington.....	.....	693	.....	.....	285	370,919	135		
Canton.....	.....	16,356	500	4,066	1,919	1,159,084	187		
East Granby.....	.....	30,594	.....	.....	.....	488,236	67		
East Hartford.....	1,649	52,845	23,568	.....	15,467	1,681,974	238		
East Windsor.....	.....	350	1,000	.....	2,688	1,153,403	196		
Enfield.....	.....	76,067	1,825	3,200	21,140	2,647,193	519		
Farmington.....	.....	128,474	2,976	450	8,648	1,923,895	218		
Glastonbury.....	300	9,123	2,350	1,000	2,623	1,116,215	675		
Granby.....	.....	8,285	.....	2,900	45	433,694	106		
Hartland.....	60	4,650	987	.....	.....	211,907	51		
Manchester.....	.....	10,287	767	2,850	4,683	2,742,302	778		
Marlborough.....	.....	.....	.....	.....	232	139,861	34		
New Britain.....	.....	44,297	37,614	6,400	24,805	6,728,753	981		
Rocky Hill.....	.....	.....	2,000	100	7	383,387	99		
Simsbury.....	.....	104,457	4,726	3,500	18,163	1,195,208	145		
Southington.....	1,300	24,303	1,190	26,000	11,104	2,273,419	465		

## HARTFORD COUNTY REGISTER OF THE GRAND LIST FOR OCTOBER, 1885.—CONTINUED.

TOWNS.	Dwelling Houses.		Land.		Mills, Stores, &c.		Horses, &c.		Neat Cattle.	
	No.	Value.	No. Acres.	Value.	No.	Value.	No.	Value.	No.	Value.
South Windsor....	407	\$408,930	15,435	\$477,216	5	\$7,000	450	\$23,339	1,304	\$27,022
Suffield.....	670	545,400	23,400	679,200	....	20,000	....	40,200	....	43,600
West Hartford....	351	571,000	12,579	668,771	9	16,900	485	25,110	1,403	33,080
Wethersfield.....	390	366,550	6,965	444,953	25	20,050	269	12,990	957	23,285
Windsor.....	577	465,280	18,736	421,369	20	145,100	441	22,880	1,192	28,278
Windsor Locks....	332	223,461	3,793	65,155	34	231,450	130	6,700	164	3,691
Newington.....	176	139,025	7,239	201,136	4	8,251	170	7,545	811	19,955
Plainville.....	395	329,157	5,074	85,796	38	65,740	193	10,678	279	4,586
	20,328	\$32,468,545	403,437	\$10,918,463	1,974	\$13,537,633	11,275	\$690,711	25,923	\$620,537



## HARTFORD COUNTY REGISTER OF THE GRAND LIST FOR OCTOBER, 1885.—CONTINUED.

TOWNS.	Sheep and Swine.		Carriages, &c.		Farming Utensils.		Clocks, Watches, &c.		Piano Fortes, &c.	
	No.	Value.	No.	Value.	No.	Value.	No.	Value.	No.	Value.
South Windsor....	...	\$48	171	\$6,755	....	\$540	....	\$1,855	....	
Suffield.....	...	1,200	....	6,000	....	2,000	....	3,700	....	
West Hartford....	...	311	137	7,440	....	2,785	....	3,430	....	
Wethersfield....	118	696	....	8,180	\$1,340	2,710	....	4,785	....	
Windsor.....	...	195	60	4,300	....	1,275	....	4,640	....	
Windsor Locks....	...	50	28	3,485	500	635	....	2,475	....	
Newington.....	52	185	....	1,770	200	1,040	....	2,350	....	
Plainville.....	...	....	201	8,797	1,000	1,147	....	4,295	....	
	835	\$7,072	2,734	\$355,448	\$139,105	\$113,423	53	\$164,257	79	

## HARTFORD COUNTY REGISTER OF THE GRAND LIST FOR OCTOBER, 1885.—CONTINUED.

TOWNS.	Household Furniture, &c.	Quarries, Fisheries, &c.	Bridge, &c., Stocks.	Bank, Insurance, &c., Stocks.	State Stocks.	Railroad, City, &c., Bonds.	Am't Employed in Merchandise.	Investments in Mechanical and Mfg. Operations.
	Value.	Value.	Value.	Value.	Value.	Value.	Value.	Value.
South Windsor.....	.....	.....	\$4,866	\$258,082	\$630	\$57,960	\$3,150	\$1,200
Suffield.....	\$1,000	.....	1,000	387,900	.....	.....	200,000	.....
West Hartford.....	4,550	.....	3,040	1,002,864	.....	15,000	1,300	.....
Wethersfield.....	2,400	\$200	.....	197,370	.....	13,900	28,690	4,925
Windsor.....	100	.....	.....	146,277	.....	3,300	14,565	12,075
Windsor Locks.....	600	315	.....	96,034	.....	.....	18,080	69,900
Newington.....	1,000	.....	.....	168,818	.....	.....	.....	5,075
Plainville.....	1,000	.....	.....	27,742	.....	.....	22,790	60,000
	\$218,050	\$11,615	\$77,486	\$14,784,342	\$174,895	\$999,954	\$2,931,398	\$5,027,472

## HARTFORD COUNTY REGISTER OF THE GRAND LIST FOR OCTOBER, 1885.—CONTINUED.

TOWNS.	Investments in Vessels, &c.		Money at Interest.		Money on Hand.		All Other Taxable Property.		Ten per cent. by Towns.	Amount.	Polls.
	Value.	Value.	Value.	Value.	Value.	Value.					
South Windsor.....	....	\$50,156	\$41,082	\$3,440	\$12,957	\$1,386,228	141				
Suffield.....	....	47,800	....	....	....	1,979,000	284				
West Hartford.....	\$1,500	97,565	9,676	8,000	2,175	2,474,497	108				
Wethersfield.....	300	69,584	1,450	3,350	2,280	1,209,988	177				
Windsor.....	....	144,160	727	600	7,083	1,422,204	97				
Windsor Locks.....	....	3,000	250	....	2,393	718,174	254				
Newington.....	....	25,888	4,395	....	3,898	585,531	89				
Plainville.....	....	4,540	3,623	5,150	1,456	637,497	138				
	\$136,134	\$2,522,531	\$450,745	\$409,730	\$310,426	\$87,069,872	8,047				

# NEW HAVEN COUNTY REGISTER OF THE GRAND LIST FOR OCTOBER, 1885.

TOWNS.	Dwelling Houses.		Land.		Mills, Stores, &c.		Horses, &c.		Neat Cattle.	
	No.	Value.	No. Acres.	Value.	No.	Value.	No.	Value.	No.	Value.
New Haven.....	10,150	\$25,066,940	....	\$3,954,758	2,470	\$7,162,487	2,725	\$211,006	762	\$13,832
Branford.....	864	867,000	11,570	394,572	....	80,460	395	22,445	811	21,980
Bethany.....	154	60,605	11,816	190,432	8	1,750	143	5,105	707	14,183
Cheshire.....	464	459,134	18,126	350,550	30	59,735	432	18,650	1,285	22,850
Derby.....	1,996	1,957,335	3,796	224,993	....	879,435	623	35,195	378	10,335
East Haven.....	208	149,775	6,492	372,260	2	1,200	207	9,575	458	10,925
Guilford.....	667	544,176	26,826	610,252	46	35,200	469	28,765	1,267	38,590
Hamden.....	....	532,625	16,462	717,899	....	108,700	636	36,950	1,124	25,869
Madison.....	443	273,040	20,488	279,681	30	19,815	289	13,975	728	19,522
Meriden.....	2,900	4,683,648	10,887	794,951	238	1,812,390	1,134	83,815	1,051	26,146
Middlebury.....	148	57,552	10,356	148,924	3	2,100	142	5,870	562	9,803
Milford.....	747	640,450	10,550	355,913	54	59,975	349	17,325	869	19,965
Naugatuck.....	790	730,475	8,743	154,250	67	371,350	325	14,803	476	7,822
North Branford.....	239	133,235	15,367	261,357	29	19,275	306	13,280	847	14,448
North Haven.....	384	272,720	11,810	362,174	38	25,090	413	19,980	862	17,705
Orange.....	897	911,580	16,625	1,145,051	....	35,950	500	28,691	1,264	26,172
Oxford.....	268	72,529	18,729	247,764	15	3,950	206	8,260	792	16,250
Prospect.....	130	40,040	8,143	103,850	7	1,550	116	5,370	273	5,641
Seymour.....	513	437,415	7,274	155,896	51	224,200	124	13,730	429	10,031
Southbury.....	302	99,340	21,639	345,596	33	7,440	323	16,030	1,366	26,516
Wallingford.....	1,047	845,626	22,165	955,971	....	223,955	620	36,695	1,585	33,297
Waterbury.....	3,228	3,767,284	14,568	598,600	401	1,016,435	1,119	34,800	844	21,950
Woodbridge.....	208	107,983	10,891	231,404	11	4,800	265	11,595	1,004	22,028
Wolcott.....	120	52,614	12,329	144,149	8	105,200	133	5,840	432	9,756
Beacon Falls.....	126	67,050	5,622	71,814	6	105,200	66	2,575	250	4,338
	26,993	\$42,830,171	321,274	\$13,172,561	3,547	\$12,265,692	12,182	\$720,325	20,426	\$449,954



## NEW HAVEN COUNTY REGISTER OF THE GRAND LIST FOR OCTOBER, 1885.—CONTINUED.

TOWNS.	Sheep and Swine.		Carriages, &c.		Farming Utensils.	Clocks, Watches, &c.		Piano Fortes, &c.	
	No.	Value.	No.	Value.		No.	Value.	No.	Value.
New Haven.....	....	....	2,685	\$199,934	....	4,000	\$56,346	1,130	\$79,325
Branford.....	....	\$255	....	6,095	\$500	....	970	....	4,245
Bethany.....	113	281	205	3,940	....	20	655	23	775
Cheshire.....	....	272	326	7,880	400	....	1,175	....	3,755
Derby.....	....	305	....	29,024	25	....	10,933	....	14,135
East Haven.....	....	100	99	4,575	....	....	795	....	700
Guilford.....	....	1,171	....	3,765	....	....	1,120	....	6,715
Hamden.....	....	392	....	15,870	600	....	2,550	....	4,035
Madison.....	177	405	64	3,120	....	22	850	....	1,000
Meriden.....	....	600	1,274	72,605	300	....	20,710	....	36,820
Middlebury.....	....	361	50	1,230	....	....	925	....	....
Milford.....	79	300	138	7,945	....	57	2,755	98	5,655
Naugatuck.....	....	160	....	10,163	....	....	1,955	....	2,400
North Branford.....	108	255	122	4,510	....	19	700	39	2,240
North Haven.....	88	250	189	7,420	....	51	1,830	66	4,575
Orange.....	82	436	439	21,460	....	112	4,440	104	10,030
Oxford.....	552	1,104	26	1,020	....	208	541	20	965
Prospect.....	....	....	12	445	....	....	....	....	....
Seymour.....	....	431	182	8,525	....	....	1,785	....	4,070
Southbury.....	....	2,319	61	2,465	....	....	1,070	....	1,421
Wallingford.....	....	150	....	16,085	....	....	2,960	....	8,790
Waterbury.....	....	40	1,174	48,647	....	....	18,695	....	22,430
Woodbridge.....	56	126	220	5,450	....	214	1,229	44	2,345
Wolcott.....	108	216	7	350	....	....	....	5	250
Beacon Falls.....	....	68	31	560	....	....	150	....	495
	1,363	\$9,997	7,304	\$483,033	\$1,825	4,703	\$135,139	1,529	\$217,171

## NEW HAVEN COUNTY REGISTER OF THE GRAND LIST FOR OCTOBER, 1885.—CONTINUED.

TOWNS.	Household Furniture, &c.	Quarries, Fisheries, &c.	Bridge, &c., Stocks.	Bank, Insurance, &c., Stock.	State Stocks.	Railroad, City, &c., Bonds.	Amt. Employed in Merchandise.	Investments in Mechanical and Mfg. Operations.
	Value.	Value.	Value.	Value.	Value.	Value.	Value.	Value.
New Haven.....	\$204,985	....	\$20,710	\$2,684,555	\$142,535	\$806,036	\$3,184,412	\$3,920,840
Branford.....	1,650	....	500	35,039	....	....	62,500	17,400
Bethany.....	....	....	....	8,565	....	....	100	....
Cheshire.....	....	....	....	154,177	....	....	13,100	100,250
Derby.....	6,150	....	1,580	242,804	2,500	57,250	397,550	504,400
East Haven.....	....	....	....	31,205	1,600	....	3,000	1,000
Guilford.....	2,950	....	1,000	52,787	1,000	6,000	36,950	7,600
Hamden .....	3,100	....	....	25,127	875	10,750	23,500	113,150
Madison.....	500	....	600	97,140	....	....	8,800	3,800
Meriden.....	17,450	....	....	629,388	....	....	272,562	1,661,550
Middlebury.....	2,000	\$1,036	....	19,201	....	....	....	8,300
Milford.....	1,600	....	200	29,570	....	....	12,200	12,300
Naugatuck.....	1,400	....	....	70,282	....	....	44,750	363,950
North Branford.....	....	....	....	18,365	....	....	3,600	4,200
North Haven.....	250	....	....	23,130	....	800	4,900	18,750
Orange.....	2,300	....	1,280	34,535	24,256	600	11,950	122,725
Oxford.....	....	....	....	8,360	....	....	1,500	2,490
Prospect.....	....	....	....	10,445	....	....	....	....
Seymour.....	1,100	....	....	32,145	5,625	10,950	78,900	125,350
Southbury.....	....	....	....	61,891	....	2,500	4,800	6,000
Wallingford.....	2,000	....	....	152,298	....	500	33,790	253,000
Waterbury.....	17,950	....	80	245,116	....	750	234,990	3,345,300
Woodbridge.....	250	....	120	17,865	....	....	100	....
Wolcott.....	....	....	....	3,625	....	....	200	....
Beacon Falls.....	....	....	....	325	5,500	....	4,750	3,000
	\$326,635	\$1,036	\$26,070	\$4,686,930	\$183,891	\$896,136	\$4,428,904	\$10,595,355

## NEW HAVEN COUNTY REGISTER OF THE GRAND LIST FOR OCTOBER, 1885.—CONTINUED.

TOWNS.	Investments in Vessels, &c.		Money at Interest.		Money on Hand.		All Other Taxable Property.		Ten Per Cent. by Towns.	Amount.	Polls.
	Value.		Value.		Value.		Value.				
New Haven.....	\$844,487		\$230,098		\$129,912		\$269,020		\$231,728	\$49,473,946	2,493
Branford.....	6,450		350		16,300		3,425		8,579	1,550,705	227
Bethany.....	.....		910		.....		.....		285	287,586	70
Cheshire.....	.....		13,480		1,398		340		20,589	1,227,685	202
Derby.....	4,400		6,802		3,171		101,942		26,283	4,516,547	1,371
East Haven.....	1,100		700		.....		31,350		.....	619,860	63
Guilford.....	11,468		1,824		220		5,600		17,733	1,414,886	199
Hamden.....	7,387		19,048		8,647		12,700		9,316	1,679,090	182
Madison.....	2,675		13,883		1,100		1,000		3,423	744,329	206
Meriden.....	300		39,935		8,425		3,200		41,398	10,206,193	..
Middlebury.....	500		1,477		700		.....		.....	260,979	55
Milford.....	5,000		6,800		.....		650		4,641	1,183,244	283
Naugatuck.....	.....		350		8,750		3,280		7,748	1,793,888	980
North Branford.....	1,375		8,245		325		100		1,900	487,410	93
North Haven.....	400		9,301		.....		775		1,331	770,381	119
Orange.....	9,336		7,375		4,261		81,440		19,035	2,502,903	222
Oxford.....	.....		.....		.....		.....		1,168	365,901	100
Prospect.....	1,865		.....		.....		.....		1,464	170,670	50
Seymour.....	2,150		11,492		3,000		12,505		9,905	1,148,705	178
Southbury.....	.....		28,989		874		1,500		2,295	611,046	211
Wallingford.....	.....		879		1,382		8,000		8,856	2,584,234	284
Waterbury.....	.....		64,813		3,731		40,413		28,362	9,520,386	776
Woodbridge.....	.....		3,568		2,000		.....		2,251	413,114	78
Wolcott.....	.....		4,746		786		.....		310	226,092	44
Beacon Falls.....	.....		1,400		...		3,800		1,332	272,357	87
	\$898,893		\$476,465		\$194,982		\$581,040		\$449,932	\$94,032,137	8,573

# NEW LONDON COUNTY REGISTER OF THE GRAND LIST FOR OCTOBER, 1885.

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TOWNS.	Dwelling Houses.		Land.		Mills, Stores, &c.		Horses, &c.		Neat Cattle	
	No.	Value.	No. Acres.	Value.	No.	Value.	No.	Value.	No.	Value.
New London.....	1,731	\$4,217,050	1,139	\$441,998	249	\$1,065,880	502	\$42,265	301	\$8,823
Norwich.....	2,987	5,667,731	13,785	636,651	358	3,853,997	1,183	87,223	1,426	35,766
Bozrah.....	173	86,335	12,133	160,886	14	74,530	179	10,650	710	14,548
Colchester.....	574	449,870	27,495	265,091	45	346,670	362	18,111	1,516	27,940
East Lyme.....	453	283,084	15,718	186,119	24	71,960	212	9,391	721	15,302
Franklin.....	135	51,555	11,743	200,028	3	1,300	166	8,522	805	14,056
Griswold.....	404	221,090	20,546	275,638	24	471,600	279	13,845	1,023	22,056
Groton.....	1,058	987,080	....	358,593	....	84,531	....	20,768	....	20,499
Lebanon.....	407	213,625	31,530	555,234	21	42,725	463	23,809	2,366	48,619
Ledyard.....	303	109,240	19,883	281,922	17	10,750	217	11,777	1,065	23,578
Lisbon.....	117	77,275	960	144,738	2	1,600	117	5,865	489	8,504
Lyme.....	237	76,420	15,072	130,170	25	8,550	118	5,265	1,017	23,425
Montville.....	508	282,620	25,812	273,138	20	253,700	396	19,440	1,144	20,300
North Stonington.	356	102,000	26,569	449,282	15	21,065	271	13,908	1,266	28,460
Old Lyme.....	267	179,208	10,326	123,676	....	15,310	143	6,852	774	14,321
Preston.....	472	371,486	1,800	343,778	29	78,300	295	15,935	1,304	29,672
Salem.....	128	40,005	16,818	130,053	8	1,380	139	5,560	684	12,515
Sprague.....	329	186,500	7,485	101,046	14	442,950	194	10,855	434	7,371
Stonington.....	....	1,307,044	....	639,892	....	191,400	....	30,430	....	36,921
Waterford.....	556	398,205	18,988	360,530	11	14,600	450	24,657	1,565	30,737
Voluntown.....	192	66,630	16,629	73,479	20	49,802	161	6,895	336	6,711
	11,387	\$15,374,253	294,431	\$6,131,902	899	\$7,104,600	5,846	\$392,023	18,936	\$450,123



NEW LONDON COUNTY REGISTER OF THE GRAND LIST FOR OCTOBER, 1885.—CONTINUED.

TOWNS.	Sheep and Swine.		Carriages, &c.		Farming Utensils.		Clocks, Watches, &c.		Piano Fortes, &c.	
	No.	Value.	No.	Value.	No.	Value.	No.	Value.	No.	Value.
New London.....	....	....	307	\$36,945	\$3,200	....	....	....	....	\$16,830
Norwich.....	182	\$989	1,218	78,455	525	417	\$11,120	....	364	31,065
Bozrah.....	....	718	36	2,200	....	....	22,015	....	....	1,625
Colchester.....	....	2,194	....	3,185	....	....	840	....	....	2,440
East Lyme.....	....	816	22	1,675	....	....	1,190	....	....	1,860
Franklin.....	....	348	48	1,300	....	....	630	....	....	1,750
Griswold.....	....	1,680	54	2,930	100	....	....	....	....	1,215
Groton.....	....	1,346	....	9,460	225	....	563	....	....	6,005
Lebanon.....	....	3,351	64	3,030	400	....	3,785	....	....	2,295
Ledyard.....	933	2,799	....	1,647	....	....	1,765	....	....	1,255
Lisbon.....	....	418	11	480	....	....	300	....	....	25
Lyme.....	2,634	2,634	27	1,265	....	....	185	....	....	1,745
Montville.....	665	1,000	....	1,975	....	....	625	....	6	1,275
North Stonington..	....	3,975	60	2,575	....	14	465	....	19	2,060
Old Lyme.....	724	724	....	4,998	....	....	3,080	....	....	2,165
Preston.....	....	1,598	80	3,255	....	....	515	....	....	2,855
Salen.....	617	1,234	16	550	....	4	115	....	9	320
Sprague.....	....	208	67	3,545	125	....	2,245	....	....	5,765
Stonington.....	....	4,251	....	22,145	325	....	7,445	....	....	1,745
Waterford.....	....	1,088	....	3,585	300	....	500	....	....	....
Voluntown.....	....	428	18	950	310	....	995	....	....	....
	5,755	\$31,799	2,028	\$186,150	\$5,510	439	\$58,578	398		\$83,295

NEW LONDON COUNTY REGISTER OF THE GRAND LIST FOR OCTOBER, 1885.—CONTINUED.

TOWNS.	Household Furniture, &c.	Quarries, Fisheries, &c.	Bridge, &c., Stocks.	Bank, Insurance, &c., Stocks.	State Stocks.	Railroad, City, &c., Bonds.	Amt. Employed in Merchandise.	Investments in Mechanical and Mfg. Operations.
	Value.	Value.	Value.	Value.	Value.	Value.	Value.	Value.
New London.....	\$51,800	\$20	.....	\$437,832	.....	\$82,830	\$412,920	\$259,690
Norwich.....	56,715	.....	.....	539,539	.....	87,075	669,560	607,700
Bozrah.....	300	.....	.....	29,480	.....	.....	3,500	10,000
Colchester.....	300	.....	.....	72,982	.....	2,890	32,080	.....
East Lyme.....	2,000	.....	.....	20,358	.....	.....	9,900	300
Franklin.....	.....	.....	.....	12,095	.....	2,000	400	375
Griswold.....	1,200	.....	.....	107,587	\$5,400	6,250	11,500	48,700
Groton.....	6,150	4,240	\$3,335	198,425	4,964	34,350	43,415	65,085
Lebanon.....	950	.....	346	80,261	.....	13,975	3,600	1,000
Ledyard.....	.....	2,150	.....	32,873	.....	5,000	.....	.....
Lisbon.....	.....	.....	.....	20,848	.....	.....	.....	1,000
Lyme.....	200	1,600	.....	22,600	225	5,100	2,400	1,050
Montville.....	500	1,237	.....	72,594	.....	.....	7,000	78,550
North Stonington..	750	2,500	.....	53,679	.....	.....	5,450	6,500
Old Lyme.....	7,950	390	.....	56,063	.....	22,000	11,550	350
Preston.....	.....	300	.....	18,674	.....	3,050	1,830	6,000
Salem.....	.....	.....	.....	10,461	.....	.....	850	1,500
Sprague.....	.....	.....	1,600	10,490	24,000	.....	.....	371,350
Stonington.....	13,500	.....	.....	448,925	9,900	1,143,703	69,500	123,150
Waterford.....	500	40,800	1,000	24,770	.....	9,000	1,400	10,000
Voluntown.....	.....	.....	.....	848	.....	.....	3,850	5,250
	\$140,815	\$55,237	\$6,281	\$2,271,384	\$44,489	\$1,417,223	\$1,290,705	\$1,597,550

## NEW LONDON COUNTY REGISTER OF THE GRAND LIST FOR OCTOBER, 1885.—CONTINUED.

TOWNS.	Investments in Vessels, &c.	Money at In- terest.	Money on Hand.		All Other Taxa- ble Property.		Ten per cent. by Towns.	Amount.	Polls.
	Value.	Value.	Value.	Value.	Value.	Value.			
New London.....	\$146,860	\$61,578	\$32,331	\$21,975	\$233	\$7,351,849	406		
Norwich.....	502,450	50,765	26,078	104,175	39,806	13,098,280	581		
Bozrah.....	....	810	....	....	1,377	397,699	59		
Colchester.....	....	17,876	7,600	180	6,912	1,257,511	....		
East Lyme.....	26,800	6,200	....	....	3,172	639,867	168		
Franklin.....	....	800	150	....	....	293,679	114		
Griswold.....	6,000	5,100	1,600	....	....	1,207,379	420		
Groton.....	45,542	28,917	1,500	13,700	18,509	1,957,435	1,000		
Lebanon.....	....	12,296	250	20	1,951	1,009,156	166		
Ledyard.....	....	1,132	....	450	2,829	487,702	114		
Lisbon.....	....	946	....	200	....	262,084	52		
Lyme.....	1,410	....	....	5,775	734	291,193	88		
Montville.....	1,000	16,891	2,278	9,350	8,508	1,053,606	421		
North Stonington..	....	15,650	....	52	6,820	715,191	143		
Old Lyme.....	....	7,394	....	....	10,979	466,960	91		
Preston.....	....	1,237	....	900	3,412	882,797	159		
Salem.....	....	1,300	....	....	603	206,446	49		
Sprague.....	....	2,200	125	....	....	1,164,610	293		
Stonington.....	71,440	706,887	58,221	95,850	31,229	5,017,923	542		
Waterford.....	1,050	1,000	....	111,980	20,273	1,057,720	140		
Voluntown.....	....	....	....	....	....	216,148	95		
	\$802,552	\$938,979	\$130,133	\$364,307	\$157,347	\$39,035,235	5,101		

# FAIRFIELD COUNTY REGISTER OF THE GRAND LIST FOR OCTOBER, 1885.

TOWNS.	Dwelling Houses.		Land.		Mills, Stores, &c.		Horses, &c.		Neat Cattle.	
	No.	Value.	No. Acres.	Value.	No.	Value.	No.	Value.	No.	Value.
Bridgeport.....	.....	\$7,866,929	.....	\$1,463,793	.....	\$3,272,070	.....	\$43,760	.....	\$6,100
Danbury.....	2,399	3,433,885	2,223	886,101	262	910,500	1,198	64,240	1,812	37,861
Bethel.....	592	598,770	8,743	183,977	43	65,850	367	18,209	630	11,855
Brookfield.....	253	154,130	10,606	287,888	14	11,025	243	13,230	1,058	27,479
Darien.....	448	889,450	6,588	439,093	36	31,900	254	18,940	560	14,265
Easton.....	274	101,590	13,749	241,454	15	8,875	245	10,035	995	20,905
Fairfield.....	826	882,705	15,664	517,729	76	75,510	667	35,685	1,305	32,420
Greenwich.....	1,610	1,885,735	26,150	1,578,533	.....	196,400	1,101	54,185	2,453	57,728
Huntington.....	560	409,690	16,636	270,924	46	241,975	369	14,715	984	16,070
Monroe.....	275	127,354	14,180	255,970	18	8,750	265	11,915	1,003	18,400
New Canaan.....	558	560,803	11,937	390,665	.....	58,055	381	19,156	1,005	20,915
New Fairfield.....	176	77,535	12,890	240,050	15	2,005	225	11,970	872	18,842
Newtown.....	733	444,265	28,737	699,805	57	57,650	549	28,520	2,329	54,700
Norwalk.....	2,476	2,954,114	9,842	520,974	269	745,735	689	29,938	712	17,600
Redding.....	346	185,185	17,661	428,275	21	21,750	317	16,285	1,261	25,567
Ridgefield.....	495	470,140	19,539	442,766	37	19,450	415	27,240	1,535	35,951
Stamford.....	2,128	3,625,988	20,034	1,215,815	166	852,075	1,074	71,145	1,570	28,429
Sherman.....	193	77,790	13,040	216,203	4	2,000	213	8,419	992	23,645
Strafford.....	967	873,175	9,976	399,130	43	35,800	371	22,295	768	21,675
Trumbull.....	317	169,439	11,589	224,787	25	21,500	306	18,710	913	24,002
Weston.....	219	104,020	10,684	207,601	18	11,950	183	11,197	590	15,319
Westport.....	712	836,610	10,085	543,850	51	120,155	481	26,580	928	28,524
Wilton.....	408	232,550	14,155	330,900	21	12,100	297	13,015	1,062	22,340
	16,905	\$26,961,852	304,708	\$11,995,273	1,237	\$6,783,080	10,210	\$589,384	25,337	\$580,592



## FAIRFIELD COUNTY REGISTER OF THE GRAND LIST FOR OCTOBER, 1885.—CONTINUED.

TOWNS.	Sheep and Swine.		Carriages, &c.		Farming Utensils.		Clocks, Watches, &c.		Piano Fortes, &c.	
	No.	Value.	No.	Value.	No.	Value.	No.	Value.	No.	Value.
Bridgeport.....	....	....	....	\$47,450	....	....	....	\$26,583	....	\$22,460
Danbury.....	172	\$634	679	32,975	....	....	211	7,345	269	18,195
Bethel.....	209	594	177	8,351	....	....	64	2,145	125	7,990
Brookfield.....	....	369	36	2,180	....	....	....	615	....	3,240
Darien.....	169	....	169	15,755	....	....	68	4,700	....	7,575
Easton.....	....	292	85	4,020	....	....	....	570	....	1,660
Fairfield.....	....	1,451	370	27,845	....	1,250	....	12,560	....	6,740
Greenwich.....	....	7,295	....	19,275	....	200	....	6,350	....	12,490
Huntington.....	....	206	293	8,333	....	6,000	....	2,114	....	2,015
Monroe.....	439	900	99	4,430	....	....	18	735	682	3,040
New Canaan.....	....	520	....	8,515	....	125	....	2,015	....	6,015
New Fairfield.....	....	278	12	710	....	100	....	570	....	740
Newtown.....	465	1,100	119	7,095	....	....	63	2,755	63	3,590
Norwalk.....	....	....	....	25,170	....	....	....	5,820	....	18,593
Redding.....	200	404	....	3,395	....	....	....	555	....	2,295
Ridgefield.....	....	253	168	9,855	....	....	....	1,865	....	3,795
Stamford.....	....	200	139	53,755	....	655	....	17,680	255	22,900
Sherman.....	32	64	40	1,745	....	....	24	885	15	845
Stratford.....	25	40	169	9,200	....	....	....	3,130	....	7,830
Trumbull.....	164	492	148	10,355	....	....	63	2,290	66	5,470
Weston.....	....	74	70	3,930	....	100	....	440	....	1,150
Westport.....	....	222	414	20,130	....	200	....	4,400	....	7,590
Wilton.....	128	384	37	1,790	....	....	....	790	....	1,100
	2,003	\$15,772	3,224	\$326,259		\$8,660	511	\$106,912	1,475	\$167,318

## FAIRFIELD COUNTY REGISTER OF THE GRAND LIST FOR OCTOBER, 1885.—CONTINUED.

TOWNS.	Household Furniture, &c.	Quarries, Fisheries, &c.	Bridge, &c., Stocks.	Bank, Insurance, &c., Stocks.	State Stocks.	Railroad, City, &c., Bonds.	Amt. Employed in Merchandise.	Investments in Mechanical and Mfg. Operations.
	Value.	Value.	Value.	Value.	Value.	Value.	Value.	Value.
Bridgeport.....	\$64,588	....	....	\$369,256	....	\$17,150	\$643,810	\$1,400,350
Danbury.....	1,700	....	....	291,276	....	115,405	252,750	195,907
Bethel.....	....	....	....	4,550	....	....	12,850	47,325
Brookfield.....	....	....	....	43,090	....	....	6,400	3,100
Darien.....	22,500	\$11,900	....	40,608	....	....	14,950	....
Easton.....	....	....	\$330	36,524	....	3,500	750	....
Fairfield.....	35,900	....	5,125	268,673	\$7,751	64,195	10,700	51,600
Greenwich.....	11,400	7,240	8,800	33,727	1,100	31,800	52,450	56,450
Huntington.....	900	1,460	6,400	77,286	11,800	7,300	115,850	169,700
Monroe.....	....	....	....	58,920	....	....	1,100	5,600
New Canaan.....	2,100	....	....	75,753	3,550	....	64,450	15,900
New Fairfield.....	....	....	....	26,010	....	....	500	300
Newtown.....	1,900	....	....	94,213	....	....	42,675	228,100
Norwalk.....	2,300	....	....	544,426	....	11,417	203,488	228,650
Redding.....	....	....	....	47,471	25	2,300	7,200	5,000
Ridgefield.....	3,500	....	....	20,879	....	47,500	21,400	2,160
Stamford.....	55,625	2,675	....	364,429	49,110	178,807	823,599	22,950
Sherman.....	....	....	....	21,285	....	....	2,000	....
Stratford.....	8,700	275	....	141,350	....	17,700	13,000	15,300
Trumbull.....	....	....	5,306	114,191	....	7,000	2,800	11,800
Weston.....	....	....	....	8,975	3,000	32,284	50	2,970
Westport.....	16,900	13,875	....	336,752	....	18,932	61,225	13,200
Wilton.....	....	....	....	64,625	....	....	4,250	2,500
	\$228,013	\$37,425	\$25,961	\$3,084,269	\$76,336	\$555,290	\$2,358,247	\$2,478,862

## FAIRFIELD COUNTY REGISTER OF THE GRAND LIST FOR OCTOBER, 1885.—CONTINUED.

TOWNS.	Investments in Vessels, &c.	Money at Interest.	Money on Hand.		All Other Taxa- ble Property.		Ten per cent. by Towns.	Amount.	Polls.
	Value.	Value.	Value.	Value.	Value.	Value.			
Bridgeport.....	\$105,770	\$32,310	\$16,119	\$191,085	\$142,251	\$15,731,834		1,154	
Danbury.....	.....	68,077	13,190	.....	54,350	6,384,391		.....	
Bethel.....	.....	6,086	100	.....	8,883	977,535		201	
Brookfield.....	.....	29,741	500	.....	2,491	585,478		78	
Darien.....	14,700	97,940	.....	808	14,921	1,640,005		156	
Easton.....	.....	978	.....	.....	.....	431,513		90	
Fairfield.....	7,150	31,425	3,050	55,279	36,223	2,170,966		267	
Greenwich.....	20,225	28,766	7,581	44,975	.....	4,122,705		385	
Huntington.....	600	434	1,700	12,155	7,648	1,385,275		166	
Monroe.....	.....	250	3,500	150	3,424	504,438		101	
New Canaan.....	.....	192	1,385	9,831	10,497	1,250,442		216	
New Fairfield.....	.....	3,580	.....	.....	1,710	384,900		60	
Newtown.....	.....	16,289	1,000	800	14,155	1,698,612		260	
Norwalk.....	22,350	24,436	3,973	21,650	66,971	5,456,605		2,458	
Redding.....	.....	41,894	1,274	.....	5,735	794,610		239	
Ridgefield.....	.....	14,660	.....	.....	11,323	1,132,737		179	
Stamford.....	39,450	364,682	11,053	100,616	99,817	8,001,455		784	
Sherman.....	.....	120	467	.....	.....	355,468		59	
Stratford.....	15,200	11,153	7,985	8,220	19,199	1,630,347		293	
Trumbull.....	.....	11,318	.....	.....	2,688	632,148		99	
Weston.....	.....	6,559	100	.....	.....	409,719		72	
Westport.....	3,950	30,356	387	11,476	11,459	2,106,753		180	
Wilton.....	.....	12,055	1,113	600	3,801	703,913		133	
	\$229,395	\$833,301	\$74,477	\$457,645	\$517,526	\$58,491,849		7,630	

# WINDHAM COUNTY REGISTER OF THE GRAND LIST FOR OCTOBER, 1885.

## TOWNS.

	Dwelling Houses.		Land.		Mills, Stores, &c.		Horses, &c.		Neat Cattle.	
	No.	Value.	No. Acres.	Value.	No.	Value.	No.	Value.	No.	Value.
Brooklyn.....	345	\$413,006	17,344	\$257,038	23	\$416,401	325	\$21,340	1,124	\$26,636
Ashford.....	258	74,915	11,757	134,865	17	5,445	198	7,085	830	17,976
Canterbury.....	304	125,780	23,187	274,167	21	20,710	264	12,271	1,014	21,360
Chaplin.....	148	63,025	11,449	99,532	8	9,735	83	4,485	479	9,484
Eastford.....	199	67,985	16,368	103,174	14	10,250	152	6,805	553	10,766
Hampton.....	190	117,941	15,184	150,606	14	2,215	146	8,175	732	16,271
Killingly.....	1,034	642,488	25,701	283,121	86	881,736	659	33,215	1,163	26,657
Plainfield.....	634	554,050	23,732	355,440	39	626,150	417	24,170	1,496	31,910
Pomfret.....	339	272,835	24,223	358,288	23	8,100	423	21,005	1,453	30,470
Putnam.....	708	679,694	11,033	183,469	58	391,200	400	19,015	613	11,689
Scotland.....	133	76,650	10,819	135,072	8	4,275	147	8,072	565	11,483
Sterling.....	204	88,375	14,868	111,361	19	18,800	157	9,150	490	10,884
Thompson.....	612	384,061	.....	315,357	....	636,892	....	25,870	....	24,435
Windham.....	1,165	1,464,250	13,711	283,569	89	1,852,750	565	38,495	824	18,281
Woodstock.....	594	303,493	34,130	449,899	46	36,975	589	30,664	2,395	41,940
	6,867	\$5,328,548	253,506	\$3,494,958	465	\$4,921,624	4,525	\$269,817	13,531	\$310,232



## WINDHAM COUNTY REGISTER OF THE GRAND LIST FOR OCTOBER, 1885.—CONTINUED.

TOWNS.									
Sheep and Swine.		Carriages, &c.		Farming Utensils.		Clocks, Watches, &c.		Piano Fortes, &c.	
No.	Value.	No.	Value.	Value.	No.	Value.	No.	Value.	
Brooklyn.....	\$2,363	.....	\$3,695	\$100	....	\$1,735	....	\$2,850	
Ashford.....	1,938	....	....	....	....	50	....	....	
Canterbury.....	1,126	....	830	....	....	....	....	1,145	
Chaplin.....	954	....	620	....	....	50	....	540	
Eastford.....	558	15	660	....	....	50	5	260	
Hampton.....	1,364	60	2,570	....	....	645	....	1,320	
Killingly.....	419	298	15,828	225	....	1,570	....	5,320	
Plainfield.....	876	128	5,955	100	....	1,080	....	5,760	
Pomfret.....	1,996	....	3,765	....	....	850	....	1,890	
Putnam.....	236	186	9,427	1,200	....	1,050	....	3,350	
Scotland.....	791	25	1,081	415	....	50	....	510	
Sterling.....	396	....	1,010	150	....	150	....	490	
Thompson.....	652	....	7,048	650	....	1,185	....	3,055	
Windham.....	307	294	19,450	200	....	4,530	....	9,755	
Woodstock.....	1,433	118	4,988	75	....	345	....	3,218	
1,398	\$15,786	1,124	\$76,927	\$3,115	....	\$13,340	5	\$39,463	

## WINDHAM COUNTY REGISTER OF THE GRAND LIST FOR OCTOBER, 1885.—CONTINUED.

TOWNS.	Household Furniture, &c.		Quarries, Fisheries, &c.		Bridge, &c., Stocks.		Bank, Insurance, &c., Stocks.		State Stocks.		Railroad, City, &c., Bonds.		Amount Em- ployed in Merchandise.		Investments in Mechanical and Mfg. Operations.	
	Value.		Value.		Value.		Value.		Value.		Value.		Value.		Value.	
Brooklyn.....	\$1,800	.....	.....	.....	.....	.....	\$65,177	.....	.....	.....	\$38,100	.....	\$13,975	.....	\$45,561	.....
Ashford.....	.....	.....	.....	.....	.....	.....	42,298	.....	.....	.....	.....	.....	2,500	.....	.....	.....
Canterbury.....	.....	.....	.....	.....	.....	.....	17,575	.....	.....	.....	.....	.....	2,100	.....	.....	.....
Chaplin.....	.....	.....	.....	.....	.....	.....	17,452	.....	.....	.....	.....	.....	850	.....	1,000	.....
Eastford.....	.....	.....	.....	.....	.....	.....	1,674	.....	.....	.....	.....	.....	2,800	.....	800	.....
Hampton.....	.....	\$100	.....	.....	.....	.....	15,913	.....	\$1,400	.....	.....	.....	3,375	.....	.....	.....
Killingly.....	1,100	.....	.....	.....	.....	.....	88,245	.....	.....	.....	1,300	.....	89,050	.....	78,250	.....
Plainfield.....	2,050	.....	.....	.....	.....	.....	149,813	.....	.....	.....	.....	.....	25,350	.....	86,600	.....
Pomfret.....	3,300	.....	.....	\$800	.....	.....	56,245	.....	2,000	.....	6,400	.....	7,925	.....	2,425	.....
Putnam.....	1,430	.....	.....	.....	.....	.....	77,244	.....	1,250	.....	.....	.....	109,200	.....	437,463	.....
Scotland.....	50	.....	.....	.....	.....	.....	47,480	.....	.....	.....	.....	.....	3,100	.....	.....	.....
Sterling.....	.....	7,050	.....	.....	.....	.....	8,100	.....	.....	.....	.....	.....	3,100	.....	6,100	.....
Thompson.....	1,100	.....	.....	.....	.....	.....	105,015	.....	.....	.....	39,500	.....	23,650	.....	104,968	.....
Windham.....	4,125	.....	.....	1,800	.....	.....	223,152	.....	.....	.....	2,970	.....	186,720	.....	93,550	.....
Woodstock.....	1,875	.....	.....	.....	.....	.....	49,655	.....	.....	.....	1,000	.....	5,650	.....	3,950	.....
	\$16,830		\$7,150	\$2,600			\$965,038		\$4,650		\$89,270		\$479,345		\$860,667	

## WINDHAM COUNTY REGISTER OF THE GRAND LIST FOR OCTOBER, 1885.—CONTINUED.

TOWNS.	Investments in Vessels, &c.		Money at Interest.		Money on Hand.		All Other Taxable Property.		Ten Per Cent. by Towns.	Amount.	Polls.
	Value.		Value.		Value.		Value.				
Brooklyn.....	....		\$162,824		\$5,743		\$1,200		\$1,280	\$1,480,814	185
Ashford.....	....		780		....		500		1,457	289,759	85
Canterbury.....	....		6,176		50		5,000		....	488,290	103
Chaplin.....	....		2,770		....		508		1,805	212,800	56
Eastford.....	....		2,700		....		....		827	209,309	74
Hampton.....	....		27,800		490		50		1,631	351,866	143
Killingly.....	....		20,270		450		3,850		5,819	2,178,913	528
Plainfield.....	....		6,508		1,000		3,175		....	1,879,987	368
Pomfret.....	....		1,121		1,400		500		4,117	785,432	114
Putnam.....	\$1,000		7,400		2,400		2,900		5,356	1,945,973	606
Scotland.....	....		1,100		570		....		30	290,729	66
Sterling.....	....		325		....		650		....	266,091	91
Thompson.....	....		45,266		5,181		13,070		7,649	1,744,604	600
Windham.....	....		4,677		29,297		11,935		9,304	4,259,494	412
Woodstock.....	....		11,795		1,525		....		2,567	951,047	404
	\$1,000		\$301,462		\$48,106		\$43,338		\$41,842	\$17,335,108	3,835

## LITCHFIELD COUNTY REGISTER OF THE GRAND LIST FOR OCTOBER, 1885.

TOWNS.	Dwelling Houses.		Land.		Mills, Stores, &c.		Horses, &c.		Neat Cattle.	
	No.	Value.	No. Acres.	Value.	No.	Value.	No.	Value.	No.	Value.
Litchfield.....	714	\$703,525	30,563	\$606,659	47	\$54,250	688	\$38,105	2,865	\$59,817
Barkhamsted.....	286	116,770	22,124	181,391	20	14,900	210	9,298	854	16,123
Bethlehem.....	138	82,975	11,321	260,756	5	4,400	198	9,475	1,049	23,912
Bridgewater.....	184	72,135	9,176	208,464	11	1,465	171	7,790	722	17,189
Canaan.....	282	122,315	15,787	231,082	14	18,450	193	10,730	848	14,450
Colebrook.....	237	98,400	19,012	157,679	18	25,225	202	13,870	826	18,825
Cornwall.....	287	152,320	22,293	316,437	17	20,600	284	13,830	2,065	32,593
Goshen.....	230	140,275	25,233	338,958	17	8,975	267	14,480	1,938	40,075
Harwinton.....	242	105,700	18,663	292,865	16	8,630	205	10,733	1,001	20,519
Kent.....	213	108,795	....	277,777	..	7,700	...	10,405	...	34,670
Morris.....	152	77,350	9,830	238,686	..	3,000	211	9,745	1,026	19,669
New Hartford.....	541	426,065	21,212	240,331	56	208,000	331	19,955	1,224	26,136
New Milford.....	838	576,020	34,733	770,817	97	136,675	839	43,717	2,999	67,578
Norfolk.....	240	195,065	....	219,967	..	37,950	...	15,580	...	22,737
North Canaan.....	303	196,760	11,140	228,567	40	65,750	274	16,095	801	12,280
Plymouth.....	487	377,194	12,980	201,752	39	60,225	289	14,770	841	20,056
Roxbury.....	222	89,443	14,444	257,107	16	5,185	228	9,731	1,178	24,609
Salisbury.....	640	392,950	28,823	587,740	33	54,100	590	31,100	1,940	28,548
Sharon.....	513	300,930	33,189	626,483	25	39,350	554	33,480	2,470	48,670
Torrington.....	797	594,490	19,650	280,502	52	211,090	373	20,775	1,568	30,917
Warren.....	127	49,270	14,867	157,062	..	700	159	6,750	906	14,829



## LITCHFIELD COUNTY REGISTER OF THE GRAND LIST FOR OCTOBER, 1885.—CONTINUED.

TOWNS.	Sheep and Swine.		Carriages, &c.		Farming Utensils.	Clocks, Watches, &c.		Piano Fortes, &c.	
	No.	Value.	No.	Value.		No.	Value.	No.	Value.
Litchfield .....	....	\$1,145	....	\$7,410	\$850	....	\$3,110	....	\$3,750
Barkhamsted .....	....	463	5	425	....	....	200	13	510
Bethlehem .....	....	729	....	3,025	....	....	845	....	940
Bridgewater .....	....	692	92	2,915	....	....	560	....	1,175
Canaan .....	....	392	....	2,650	....	....	465	16	1,325
Colebrook .....	249	749	64	2,845	....	14	720	27	2,175
Cornwall .....	187	736	5	275	....	....	....	2	105
Goshen .....	....	497	61	3,300	....	....	1,200	....	2,510
Harwinton .....	....	674	37	1,335	....	....	440	....	2,360
Kent .....	....	246	....	....	....	....	60	....	450
Morris .....	....	178	72	2,270	....	....	100	....	850
New Hartford .....	....	679	....	6,205	5,150	....	1,295	....	3,575
New Milford .....	....	1,364	489	19,195	....	....	9,300	....	10,666
Norfolk .....	....	519	....	4,905	4,300	....	1,165	....	2,431
North Canaan .....	....	496	....	2,430	....	....	765	....	2,090
Plymouth .....	....	197	....	3,760	....	....	1,260	....	4,495
Roxbury .....	287	566	120	3,420	540	19	730	....	....
Salisbury .....	....	1,740	....	8,920	500	....	4,210	....	4,205
Sharon .....	....	684	....	1,350	600	....	1,220	....	1,655
Torrington .....	....	410	143	7,075	....	....	2,091	....	5,300
Warren .....	....	548	3	275	....	7	285	3	150

## LITCHFIELD COUNTY REGISTER OF THE GRAND LIST FOR OCTOBER, 1885.—CONTINUED.

TOWNS.	Household Furniture, &c.	Quarries, Fisheries, &c.	Bridge, &c., Stocks.	Bank, Insurance, &c., Stocks.	State Stocks.	Railroad, City, &c., Bonds.	Amt. Employed in Merchandise.	Investments in Mechanical and Mfg. Operations.
	Value.	Value.	Value.	Value.	Value.	Value.	Value.	Value.
Litchfield.....	\$7,591	.....	.....	\$278,235	\$3,000	\$52,540	\$41,950	\$20,700
Barkhamsted.....	.....	\$250	.....	12,120	.....	.....	2,950	8,150
Bethlehem.....	.....	.....	.....	37,867	.....	2,800	3,000	1,500
Bridgewater.....	300	800	.....	40,604	.....	800	2,850	320
Canaan.....	200	.....	.....	7,260	.....	.....	21,550	40,000
Colebrook.....	.....	.....	.....	11,817	.....	.....	5,300	5,000
Cornwall.....	1,000	.....	.....	10,285	45,170	6,500	14,500	22,800
Goshen.....	.....	.....	.....	139,138	.....	500	8,550	500
Harwinton.....	.....	.....	.....	2,948	225	.....	9,260	.....
Kent.....	.....	1,200	.....	17,810	1,000	.....	8,900	10,000
Morris.....	100	.....	.....	5,300	.....	.....	3,000	.....
New Hartford.....	2,400	.....	.....	22,700	.....	2,000	17,700	91,050
New Milford.....	5,000	1,500	.....	124,589	.....	73,048	74,800	13,600
Norfolk.....	2,500	.....	.....	91,310	.....	.....	13,800	38,100
North Canaan.....	500	1,000	.....	33,811	2,500	16,500	15,075	60,500
Plymouth.....	200	.....	.....	80,797	.....	10,000	16,550	129,750
Roxbury.....	.....	.....	.....	13,480	.....	.....	10,850	2,500
Salisbury.....	6,400	380,462	.....	123,371	1,000	5,500	29,200	84,700
Sharon.....	.....	100	.....	28,075	.....	.....	24,500	10,000
Torrington.....	2,400	300	.....	35,300	100	5,550	44,750	318,605
Warren.....	.....	.....	.....	200	.....	.....	3,231	775

## LITCHFIELD COUNTY REGISTER OF THE GRAND LIST FOR OCTOBER, 1885.—CONTINUED.

TOWNS.	Investments in Vessels, &c.		Money at Interest.		Money on Hand.		All Other Taxable Property.		Ten Per Cent. by Towns.	Amount.	Polls.
	Value.		Value.		Value.		Value.				
Litchfield.....	....		\$18,842		\$14,684		\$50,288		\$13,892	\$1,980,343	317
Barkhamsted.....	....		52,030		700		....		113	416,393	167
Bethlehem.....	....		8,708		....		216		....	441,148	66
Bridgewater.....	\$200		12,797		25,300		6,704		....	403,060	63
Canaan.....	....		....		....		....		8,800	479,669	86
Colebrook.....	....		57,374		....		....		185	400,164	92
Cornwall.....	....		26,300		1,150		....		765	665,366	165
Goshen.....	....		7,400		267		300		498	707,423	206
Harwinton.....	....		....		....		....		....	455,689	120
Kent.....	....		300		....		8,512		....	482,825	118
Morris.....	....		2,550		100		70		11	362,979	67
New Hartford.....	....		55,643		1,100		....		2,024	1,132,008	131
New Milford.....	....		35,542		5,313		41,999		15,462	2,026,135	391
Norfolk.....	....		128,510		1,533		25,500		19,935	825,797	128
North Canaan.....	....		36,260		1,000		....		....	692,379	104
Plymouth.....	....		41,065		6,700		5,300		....	974,071	207
Roxbury.....	....		22,727		150		....		....	442,986	205
Salisbury.....	500		167,450		1,255		....		1,948	1,912,851	340
Sharon.....	....		136,315		8,413		12,280		....	1,303,283	243
Torrington.....	200		113,434		4,545		52,475		8,865	1,739,174	255
Warren.....	....		270		....		....		....	234,345	101

LITCHFIELD COUNTY REGISTER OF THE GRAND LIST FOR OCTOBER, 1885.—CONTINUED.

TOWNS.	Dwelling Houses.		Land.		Mills, Stores, &c.		Horses, &c.		Neat Cattle.	
	No.	Value.	No. Acres.	Value.	No.	Value.	No.	Value.	No.	Value.
Washington . . . . .	463	\$241,580	21,105	\$521,823	33	\$25,500	438	\$28,232	1,836	\$45,565
Watertown . . . . .	413	359,871	16,838	352,811	25	34,500	397	21,158	1,381	33,706
Winchester . . . . .	944	1,026,549	23,348	288,256	124	476,924	494	31,609	1,386	24,407
Woodbury . . . . .	466	320,384	19,864	389,831	41	34,375	403	18,630	1,570	33,932
Thomaston . . . . .	581	660,124	6,320	118,620	43	218,450	210	14,983	492	13,453
	10,660	\$7,587,255	462,515	\$8,352,423	797	\$1,776,369	8,208	\$475,026	33,786	\$745,255



LITCHFIELD COUNTY REGISTER OF THE GRAND LIST FOR OCTOBER, 1885.—CONTINUED.

TOWNS.	Sheep and Swine.		Carriages, &c.		Farming Utensils.		Clocks, Watches, &c.		Piano Fortes, &c.	
	No.	Value.	No.	Value.	No.	Value.	No.	Value.	No.	Value.
Washington.....	....	\$648	214	\$6,935	....	\$25	....	\$1,145	....	\$2,470
Watertown.....	....	863	403	14,478	....	....	80	2,677	63	3,285
Winchester.....	....	465	....	20,370	....	....	....	6,360	....	15,135
Woodbury.....	541	1,071	271	7,483	....	....	25	965	57	2,015
Thomaston.....	...	361	87	5,692	....	300	....	3,155	....	3,537
	1,264	\$17,112	2,066	\$138,943		\$12,265	145	\$44,323	181	\$77,159

LITCHFIELD COUNTY REGISTER OF THE GRAND LIST FOR OCTOBER, 1885.—CONTINUED.

TOWNS.	Household Furniture, &c.	Quarries, Fisheries, &c.	Bridge, &c. Stocks.	Bank, Insurance, &c. Stocks.	State Stocks.	Railroad, City, &c., Bonds.	Amount Employed in Merchandise.	Investments in Mechanical and Mfg. Operations.
	Value.	Value.	Value.	Value.	Value.	Value.	Value.	Value.
Washington .....	.....	.....	.....	\$16,676	....	\$46,500	\$20,400	\$2,000
Watertown .....	\$4,100	\$1,100	....	264,922	....	80,391	11,500	101,860
Winchester .....	4,850	....	....	263,858	....	7,000	122,750	208,800
Woodbury .....	1,200	....	....	60,810	....	....	23,500	58,500
Thomaston .....	1,700	....	....	61,041	....	....	38,775	331,160
	\$40,441	\$386,712	....	\$1,783,274	\$52,995	\$309,629	\$589,191	\$1,560,870

## LITCHFIELD COUNTY REGISTER OF THE GRAND LIST FOR OCTOBER, 1885.—CONTINUED.

TOWNS.	Investments in Vessels, &c.	Money at Interest.	Money on Hand.	All Other Taxa- ble Property.	10 Per Cent. by Towns.	Amount.	Polls.
	Value.	Value.	Value.	Value.			
Washington.....	....	\$3,168	\$530	\$9,500	\$1,933	\$974,630	....
Watertown.....	....	156,745	....	....	....	1,443,967	234
Winchester.....	....	331,441	82,154	14,875	27,491	2,953,294	518
Woodbury.....	....	47,060	3,700	....	3,432	1,006,888	182
Thomaston.....	....	40,734	8,350	28,900	....	1,549,335	450
	\$900	\$1,502,665	\$166,944	\$251,919	\$134,532	\$26,006,202	4,956

## MIDDLESEX COUNTY REGISTER OF THE GRAND LIST FOR OCTOBER, 1885.

TOWNS.	Dwelling Houses.		Land.		Mills, Stores, &c.		Horses, &c.		Neat Cattle.	
	No.	Value.	No. Acres.	Value.	No.	Value.	No.	Value.	No.	Value.
Middletown.....	1 805	4 023,386	20,112	\$909,220	273	\$1,485,307	904	\$58,590	1,729	\$48,220
Haddam.....	885	265,102	22,512	181,277	92	86,405	206	9,708	870	18,261
Chatham.....	425	292,719	18,622	140,151	46	63,588	211	8,495	877	16,027
Chester.....	262	227,800	7,960	86,190	40	66,600	109	7,025	329	8,945
Clinton.....	363	292,322	8,970	137,569	38	32,120	157	7,945	512	13,176
Cromwell.....	358	276,874	6,545	180,386	16	40,290	205	11,125	624	13,580
Durham.....	227	167,350	12,647	193,521	19	11,400	187	10,675	778	17,275
East Haddam.....	622	327,076	30,397	261,067	64	186,980	357	17,715	1,722	37,151
Essex.....	426	426,539	4,716	72,853	57	95,450	182	10,455	419	9,708
Killingworth.....	190	64,328	18,996	118,844	15	7,827	160	7,672	682	16,626
Old Saybrook.....	325	291,621	7,448	141,697		9,650		6,705		11,716
Portland.....	588	524,685	11,706	263,227	26	24,725	240	14,200	873	20,124
Saybrook.....	184	257,165	6,935	56,874	28	58,580	150	7,205	316	7,850
Westbrook.....	295	221,310	8,711	136,224	10	7,035	137	5,980	446	11,729
Middlefield.....	186	154,650	6,943	172,986	21	77,580	171	10,880	595	19,026
	7,141	\$7,813,127	193,220	\$3,051,516	685	\$2,253,437	3,376	\$193,870	10,772	\$269,414



## MIDDLESEX COUNTY REGISTER OF THE GRAND LIST FOR OCTOBER, 1885. — CONTINUED.

TOWNS.	Sheep and Swine.		Carriages, &c.		Farming Utensils.		Clocks, Watches, &c.		Piano Fortes, &c.	
	No.	Value.	No.	Value.	No.	Value.	No.	Value.	No.	Value.
Middletown.....	....	\$270	....	\$49,640	....	\$275	....	\$13,160	....	\$21,215
Haddam.....	....	763	31	1,395	....	....	....	900	....	2,910
Chatham.....	....	421	....	1,970	....	14,448	....	1,295	....	2,195
Chester.....	....	125	49	2,725	....	....	....	1,000	....	3,600
Clinton.....	....	594	....	4,633	....	30	....	2,724	....	4,941
Cromwell.....	....	50	87	4,000	....	....	....	1,185	32	2,640
Durham.....	....	385	....	1,215	....	....	....	375	....	2,690
East Haddam.....	....	2,049	247	8,722	....	....	....	3,890	....	3,960
Essex.....	....	410	135	6,765	....	....	....	2,675	....	5,520
Killingworth.....	....	233	13	562	....	....	5	175	15	1,011
Old Saybrook.....	....	248	....	4,540	....	....	....	1,770	....	3,280
Portland.....	....	469	....	4,175	....	375	....	2,050	....	2,470
Saybrook.....	....	215	91	4,655	....	....	....	1,400	....	3,270
Westbrook.....	....	226	....	5,255	....	150	....	2,195	....	2,895
Middlefield.....	....	1,010	....	3,540	....	150	....	1,260	....	2,395
	218	\$7,468	653	\$103,792		\$15,428	5	36,054	47	\$64,992

## MIDDLESEX COUNTY REGISTER OF THE GRAND LIST FOR OCTOBER, 1885.—CONTINUED.

TOWNS.	Household Furniture, &c.	Quarries, Fisheries, &c.	Bridge, &c., Stocks.	Bank, Insurance, &c., Stocks.	State Stocks.	Railroad, City, &c., Bonds.	Am't Employed in Merchandise.	Investments in Mechanical and Mfg. Operations.
	Value.	Value.	Value.	Value.	Value.	Value.	Value.	Value.
Middletown . . . . .	\$28,725	\$8,775	.....	\$564,172	\$14,500	\$184,800	\$260,475	\$447,868
Haddam . . . . .	300	.....	.....	69,124	.....	8,800	4,450	6,667
Chatham . . . . .	.....	.....	.....	17,893	.....	.....	17,725	23,512
Chester . . . . .	150	.....	.....	26,590	.....	2,700	8,400	20,050
Clinton . . . . .	1,030	.....	.....	112,691	.....	21,400	8,860	8,800
Cromwell . . . . .	4,100	23,400	.....	117,939	.....	12,000	7,000	48,100
Durham . . . . .	.....	.....	.....	32,255	.....	11,800	2,600	5,500
East Haddam . . . . .	1,500	25	.....	222,657	.....	35,950	18,525	45,000
Essex . . . . .	2,150	780	.....	64,096	2,000	30,200	38,095	108,000
Killingworth . . . . .	.....	.....	.....	1,020	.....	.....	200	400
Old Saybrook . . . . .	4,400	2,760	.....	41,099	.....	.....	16,100	520,150
Portland . . . . .	450	745,000	\$10,000	183,016	.....	6,000	19,575	17,900
Saybrook . . . . .	.....	.....	500	86,666	.....	12,784	14,700	34,195
Westbrook . . . . .	550	2,650	.....	69,481	.....	.....	8,650	400
Middlefield . . . . .	600	.....	.....	48,974	.....	.....	3,000	43,500
	\$43,975	\$783,390	\$10,500	\$1,657,673	\$16,500	\$326,434	\$423,355	\$1,330,942

## MIDDLESEX COUNTY REGISTER OF THE GRAND LIST FOR OCTOBER, 1885.—CONTINUED.

TOWNS.	Investments in Vessels, &c.	Money at Interest.	Money on Hand.	All Other Taxa- ble Property.	Ten per cent. by Towns.	Amount.	Polls.
	Value.	Value.	Value.	Value.			
Middletown.....	\$33,311	\$28,161	\$9,798	\$21,090	\$44,950	\$8,255,908	655
Haddam .....	7,000	7,685	5,200	....	111	669,753	168
Chatham .....	2,040	4,397	367	1,325	1,573	610,341	369
Chester .....	6,180	7,690	650	....	....	476,420	164
Clinton.....	....	3,580	1,027	2,700	3,578	654,740	142
Cromwell.....	2,055	16,212	810	3,700	2,854	768,300	116
Durham .....	....	25,757	1,872	1,060	....	485,730	76
East Haddam.....	8,100	73,786	7,993	17,815	3,940	1,283,901	279
Essex .....	4,425	11,300	7,255	10,325	9,794	919,125	179
Killingworth.....	800	7,420	....	....	....	227,318	76
Old Saybrook. ....	500	14,065	3,738	1,200	7,480	1,082,719	231
Portland.....	27,763	6,779	....	4,639	705	1,878,327	753
Saybrook.....	4,750	11,332	6,215	....	9,854	578,160	135
Westbrook .....	4,375	20,230	4,700	....	....	504,255	114
Middlefield.....	300	6,230	625	4,250	....	550,406	81
	\$95,499	\$244,844	\$50,250	\$68,104	\$84,839	\$18,945,403	3,538

## TOLLAND COUNTY REGISTER OF THE GRAND LIST FOR OCTOBER, 1885.

TOWNS.	Dwelling Houses.		Land.		Mills, Stores, &c.		Horses, &c.		Neat Cattle.	
	No.	Value.	No. Acres.	Value.	No.	Value.	No.	Value.	No.	Value.
Tolland.....	269	\$109,430	2,157	\$173,049	12	\$2,750	215	\$7,274	875	\$15,735
Andover.....	106	54,550	9,041	94,737	6	1,670	82	4,095	439	7,796
Bolton.....	132	61,251	8,523	93,720	..	1,380	104	3,894	374	8,496
Coventry.....	425	221,310	21,547	230,090	30	66,050	305	13,880	1,176	22,010
Columbia.....	176	81,252	11,986	130,990	10	8,465	193	6,514	673	13,136
Ellington.....	326	219,617	17,399	296,679	14	42,375	331	15,994	1,184	23,442
Hebron.....	272	146,204	20,641	221,278	19	19,100	242	12,758	1,044	22,870
Mansfield.....	478	183,600	25,644	226,251	31	74,650	376	21,098	1,468	31,351
Somers.....	286	147,610	16,269	307,482	18	23,225	308	16,475	935	13,772
Stafford.....	771	492,990	28,098	183,363	67	277,950	451	18,187	1,012	17,769
Union.....	123	25,130	17,692	85,835	19	18,475	328	6,339	135	6,005
Vernon.....	883	929,985	8,443	146,988	42	680,860	433	21,967	766	15,861
Willington.....	244	77,475	19,294	97,023	17	34,050	164	6,420	498	9,139
	4,491	\$2,750,404	206,734	\$2,287,545	285	\$1,251,000	3,532	\$154,895	10,579	\$207,382



## TOLLAND COUNTY REGISTER OF THE GRAND LIST FOR OCTOBER, 1885.—CONTINUED.

TOWNS.	Sheep and Swine.		Carriages, &c.		Farming Utensils.		Clocks, Watches, &c.		Piano Fortes, &c.	
	No.	Value.	No.	Value.	Value.	No.	Value.	No.	Value.	
Tolland.....	....	\$89	34	\$1,090	....	....	\$120	....	\$635	
Andover.....	....	304	....	....	....	....	10	....	25	
Bolton.....	....	104	17	680	....	....	225	....	820	
Coventry.....	....	314	....	400	....	....	....	....	840	
Columbia.....	....	422	....	....	....	....	20	....	930	
Ellington.....	31	319	69	3,335	....	....	1,400	....	2,451	
Hebron.....	....	1,228	....	1,040	....	....	165	....	2,045	
Mansfield.....	....	820	....	4,395	....	....	1,150	....	3,215	
Somers.....	....	178	62	4,405	....	....	1,145	....	3,025	
Stafford.....	....	551	....	9,100	\$300	....	285	....	2,235	
Union.....	....	625	15	555	....	....	910	....	....	
Vernon.....	....	100	150	9,725	....	....	3,390	....	5,355	
Willington.....	....	327	....	150	....	....	530	....	720	
	31	\$5,381	347	\$34,875	\$300	....	\$9,350	....	\$22,296	

## TOLLAND COUNTY REGISTER OF THE GRAND LIST FOR OCTOBER, 1885.—CONTINUED.

TOWNS.	Household Furniture, &c.	Quarries, Fisheries, &c.	Bridge, &c., Stocks.	Bank, Insurance, &c., Stocks.	State Stocks.	Railroad, City, &c., Bonds.	Amt. Employed in Merchandise.	Investments in Mechanical and Mfg. Operations.
	Value.	Value.	Value.	Value.	Value.	Value.	Value.	Value.
Tolland.....	.....	.....	.....	\$31,291	.....	.....	\$1,840	\$5,500
Andover.....	.....	.....	.....	42,786	.....	.....	1,100	....
Bolton.....	.....	\$700	.....	5,410	.....	.....	40	....
Coventry.....	.....	.....	.....	41,121	.....	.....	6,600	13,100
Columbia.....	.....	.....	.....	9,190	.....	.....	1,600	15,300
Ellington.....	.....	.....	.....	110,516	.....	\$2,000	2,100	1,300
Hebron.....	.....	.....	.....	18,639	.....	.....	4,505	2,800
Mansfield.....	.....	.....	.....	15,632	.....	2,500	10,325	16,050
Somers.....	\$500	.....	.....	35,653	.....	.....	9,300	13,000
Stafford.....	875	.....	.....	38,802	\$1,000	.....	29,420	4,850
Union.....	.....	.....	.....	1,310	.....	.....	....	....
Vernon.....	675	.....	.....	514,420	.....	.....	93,350	272,600
Willington.....	.....	.....	.....	2,760	.....	.....	4,600	....
	\$2,050	\$700	....	\$867,530	\$1,000	\$4,500	\$164,780	\$344,500

## TOLLAND COUNTY REGISTER OF THE GRAND LIST FOR OCTOBER, 1885.—CONTINUED.

TOWNS.	Investments in Vessels, &c.		Money at Interest.		Money on Hand.		All Other Taxa- ble Property.		Ten Per Cent. by Towns.	Amount.	Polls.
	Value.	Value.	Value.	Value.	Value.	Value.	Value.	Value.			
Tolland.....	.....		\$300	.....	\$2,500	.....			.....	\$351,603	204
Andover.....	.....		4,000	\$95	100	.....			\$301	211,629	84
Bolton.....	.....		2,344	.....	.....	.....			.....	179,064	51
Coventry.....	.....		19,757	.....	1,100	.....			942	637,514	199
Columbia.....	.....		4,776	300	542	.....			.....	273,437	133
Ellington.....	.....		7,043	675	.....	.....			5,184	734,430	150
Hebron.....	.....		1,214	150	50	.....			989	455,035	199
Mansfield.....	.....		9,785	1,765	8,200	.....			90	610,877	325
Somers.....	.....		11,891	1,300	.....	.....			6,090	595,051	106
Stafford.....	.....		4,300	1,657	.....	25			2,164	1,085,823	309
Union.....	.....		650	.....	2,428	.....			171	148,433	38
Vernon.....	.....		45,276	2,276	100	.....			2,044	2,744,966	940
Willington.....	.....		.....	100	375	.....			260	233,929	88
			\$111,336	\$8,312		\$15,420			\$18,235	\$8,261,791	2,826

## SUMMARY—BY COUNTIES.

COUNTIES.	Dwelling Houses.		Land		Mills, Stores, &c.		Horses, &c.		Neat Cattle.	
	No.	Value.	No. Acres.	Value.	No.	Value.	No.	Value.	No.	Value.
Hartford.....	20,328	\$32,468,545	403,347	\$10,918,463	1,974	\$13,537,633	11,275	\$690,711	25,923	\$620,537
New Haven.....	26,993	42,830,171	321,274	13,172,561	3,547	12,265,692	12,182	720,325	20,426	449,954
New London....	11,387	15,374,253	294,431	6,131,902	899	7,104,600	5,846	392,023	18,936	450,123
Fairfield.....	16,965	26,961,832	304,708	11,995,273	1,237	6,783,080	10,210	589,384	25,337	580,392
Windham.....	6,867	5,328,548	253,506	3,494,958	465	4,921,624	4,525	269,817	13,531	310,232
Litchfield.....	10,660	7,587,255	462,515	8,352,423	797	1,776,369	8,208	475,026	33,786	745,255
Middlesex.....	7,141	7,813,127	193,220	3,051,516	685	2,253,437	3,376	193,870	10,772	269,414
Tolland.....	4,491	2,750,404	206,734	2,287,545	285	1,251,000	3,532	154,895	10,579	207,382
	104,832	\$141,114,155	2,439,825	\$59,404,641	9,889	\$49,893,435	59,156	\$3,486,051	159,290	\$3,633,489



## SUMMARY—BY COUNTIES.—CONTINUED.

COUNTIES.	Sheep and Swine.		Carriages, &c.		Farming Utensils.	Clocks, Watches, &c.		Piano Fortes, &c.	
	No.	Value.	No.	Value.	Value.	No.	Value.	No.	Value.
Hartford.....	835	\$7,072	2,734	\$355,448	\$139,105	53	\$113,423	79	\$164,257
New Haven.....	1,363	9,997	7,304	483,033	1,825	4,703	135,139	1,529	217,171
New London.....	5,755	31,799	1,028	186,150	5,510	439	58,578	398	83,295
Fairfield.....	2,003	15,772	3,224	326,259	8,660	511	106,912	1,475	167,318
Windham.....	1,398	15,786	1,124	76,927	3,115	...	13,340	5	39,463
Litchfield.....	1,264	17,112	2,066	138,943	12,265	145	44,323	181	77,159
Middlesex.....	218	7,468	653	103,792	15,428	5	36,054	47	64,992
Tolland.....	31	5,381	347	34,875	300	....	9,350	....	22,296
	12,897	\$110,387	18,480	\$1,705,427	\$186,208	5,856	\$517,119	3,714	\$835,951

## SUMMARY—BY COUNTIES.—CONTINUED.

COUNTIES.	Household Furniture, &c.	Quarries, Fisheries, &c.	Bridge, &c., Stocks.	Bank, Insurance, &c., Stocks.	State Stocks.	Railroad, City, &c., Bonds.	Amount Em- ployed in Mer- chandise.	Investments in Mechanical and Mfg. Operations.
	Value.	Value.	Value.	Value.	Value.	Value.	Value.	Value.
Hartford.....	\$218,050	\$11,615	77,486	\$14,784,342	\$174,895	\$999,954	\$2,931,298	\$5,027,472
New Haven.....	326,635	1,036	26,070	4,686,930	183,891	896,136	4,428,904	10,595,355
New London.....	140,815	55,237	6,281	2,271,884	44,489	1,417,223	1,290,705	1,597,550
Fairfield.....	228,013	37,425	25,961	3,084,269	76,336	555,290	2,358,247	2,478,862
Windham.....	16,830	7,150	2,600	965,038	4,650	89,270	479,345	860,667
Litchfield.....	40,441	386,712	....	1,783,274	52,995	309,629	589,191	1,560,870
Middlesex.....	43,975	783,390	10,500	1,657,673	16,500	326,434	423,355	1,330,942
Tolland.....	2,050	700	....	867,530	1,000	4,500	164,780	344,500
	\$1,016,809	\$1,283,265	\$148,898	\$30,100,440	\$554,756	\$4,598,436	\$12,665,825	\$23,796,218

## SUMMARY—BY COUNTIES.—CONTINUED.

COUNTIES.	Investments in Vessels, &c.	Money at Interest.	Money on Hand.	All Other Taxa- ble Property.		Ten Per Cent. by Towns.	Amount.	Polls.
	Value.	Value.	Value.	Value.				
Hartford.....	\$136,134	\$2,522,531	\$450,745	\$409,730		\$310,426	\$87,069,872	8,047
New Haven.....	898,893	476,465	194,982	581,040		449,932	94,032,137	8,573
New London.....	802,552	938,979	130,133	364,307		157,347	39,035,235	5,101
Fairfield.....	229,395	833,301	74,477	457,645		517,526	58,491,849	7,630
Windham.....	1,000	301,462	48,106	43,338		41,842	17,335,108	3,835
Litchfield.....	900	1,502,665	166,944	251,919		134,532	26,006,202	4,956
Middlesex.....	95,499	244,844	50,250	68,104		84,839	18,945,403	3,538
Tolland.....	....	111,336	8,312	15,420		18,235	8,261,791	2,826
	\$2,164,373	\$6,931,583	\$1,123,949	\$2,191,503		\$1,714,679	\$349,177,597	44,506

## REGISTER OF THE GRAND LIST OF CONNECTICUT FOR 1864 TO 1885.

	Dwelling-Houses.		Land.		Mills, Stores, &c.		Horses, &c.		Neat Cattle.	
	No.	Value.	No. Acres.	Value.	No.	Value.	No.	Value.	No.	Value.
1864	72,064	\$75,066,699	2,517,690	\$60,819,400	7,519	\$21,581,903	37,492	\$3,041,742	191,092	\$5,505,238
1865	71,532	76,770,214	2,526,158	61,108,638	6,583	23,182,077	43,133	3,327,309	189,006	6,459,937
1866	73,500	82,397,262	2,540,152	62,723,923	7,136	25,920,648	46,966	3,703,399	203,462	7,158,802
1867	77,151	91,384,682	2,604,286	65,154,442	7,403	28,885,949	48,861	3,932,017	212,887	7,407,325
1868	77,959	96,608,530	2,605,280	66,587,874	7,477	31,464,351	50,406	3,971,364	218,705	7,718,628
1869	81,579	102,343,089	2,636,337	67,350,719	7,511	34,416,701	52,969	4,109,534	236,753	7,807,920
1870	81,062	108,151,501	2,566,096	67,821,912	7,112	36,027,024	52,134	4,098,444	227,445	6,592,664
1871	85,593	117,402,866	2,596,500	70,109,420	8,062	38,032,651	56,553	4,056,423	213,673	5,186,709
1872	85,407	123,261,151	2,565,291	69,946,918	6,893	41,258,363	55,132	4,060,485	184,000	4,803,998
1873	86,409	127,948,025	2,442,473	70,737,824	7,483	42,743,204	58,397	4,122,185	187,188	4,549,350
1874	86,112	132,862,332	2,526,068	69,718,129	7,806	43,734,288	56,094	4,063,800	177,140	4,542,660
1875	89,275	132,931,843	2,467,917	68,773,209	7,604	42,416,853	56,994	3,941,881	171,941	4,431,320
1876	82,682	131,266,564	2,536,105	66,790,412	6,499	39,970,056	55,189	3,707,820	180,479	4,161,388
1877	106,108	128,572,389	2,524,515	64,660,495	7,883	42,179,807	56,530	3,451,752	184,332	4,053,494
1878	93,555	125,021,813	2,596,353	62,550,004	8,029	41,415,883	58,100	3,273,719	193,112	4,023,946
1879	94,221	125,643,788	2,470,307	61,967,658	8,171	42,465,717	59,284	3,283,288	207,476	4,162,355
1880	95,047	127,305,583	2,513,540	61,140,911	9,183	42,762,472	60,457	3,338,353	197,956	4,129,654
1881	97,180	129,016,982	2,498,444	60,097,463	9,162	42,855,562	65,783	3,407,278	194,587	4,039,710
1882	97,585	131,711,234	2,489,961	60,331,325	9,367	45,578,877	59,820	3,428,827	175,714	3,914,348
1883	96,335	135,030,726	2,511,221	60,400,270	9,586	48,427,716	59,877	3,462,791	165,236	3,759,249
1884	94,815	139,062,836	2,537,663	59,692,984	10,327	48,869,690	63,914	3,498,760	163,434	3,682,017
1885	104,832	141,114,155	2,439,825	59,404,641	9,889	49,893,435	59,156	3,486,051	159,290	3,633,489



## REGISTER OF THE GRAND LIST OF CONNECTICUT FOR 1864 TO 1885.—CONTINUED.

	Sheep and Swine.		Carriages, Etc.		Farming Utensils.	Clocks, Watches, Etc.		Piano Fortes, Etc.	
	No.	Value.	No.	Value.		No.	Value.	No.	Value.
1864	54,054	\$409,984	13,722	\$1,100,409	\$128,071	13,919	\$596,545	1,780	\$575,429
1865	57,362	524,799	14,939	1,229,151	177,841	15,496	699,212	1,894	681,552
1866	62,283	455,556	15,101	1,421,320	231,969	14,030	751,510	2,202	792,961
1867	53,043	340,945	15,034	1,541,284	284,225	14,575	763,225	2,772	865,743
1868	49,921	278,103	15,022	1,566,950	306,256	14,090	803,261	2,510	925,320
1869	38,647	239,576	15,217	1,630,075	354,294	13,370	820,998	2,540	971,449
1870	30,530	214,996	15,004	1,636,617	392,448	12,971	834,064	2,696	1,011,558
1871	24,892	148,567	15,396	1,739,104	321,449	12,319	838,776	2,549	1,024,324
1872	20,776	148,092	15,504	1,814,083	365,923	9,578	856,496	2,186	1,035,485
1873	27,923	150,972	17,420	1,849,078	365,491	12,510	843,070	2,673	1,043,168
1874	24,927	166,568	19,835	1,893,137	343,380	13,124	858,533	2,735	1,080,674
1875	23,362	172,162	18,190	1,823,187	200,882	9,132	679,111	2,437	1,023,638
1876	21,274	155,343	15,444	1,767,607	297,962	4,936	665,505	1,672	995,555
1877	17,581	146,104	18,721	1,693,723	181,610	9,262	613,965	3,092	943,190
1878	18,118	132,929	19,833	1,613,490	208,340	8,713	584,705	2,593	896,396
1879	15,106	131,203	18,798	1,615,430	220,340	7,244	579,444	2,751	877,795
1880	17,567	140,807	17,736	1,623,690	138,920	7,117	567,214	2,990	886,509
1881	15,794	138,025	23,106	1,678,032	158,307	7,365	576,233	3,186	874,236
1882	17,420	172,877	20,189	1,681,200	162,936	6,361	556,871	2,844	862,062
1883	12,829	122,895	20,400	1,721,388	169,500	5,836	556,096	3,625	871,020
1884	13,710	117,298	21,445	1,721,708	182,970	5,593	536,278	3,331	879,530
1885	12,867	110,387	18,480	1,705,427	186,208	5,856	517,119	3,714	835,951

## REGISTER OF THE GRAND LIST OF CONNECTICUT FOR 1864 TO 1885.—CONTINUED.

	Household Furniture, &c.		Quarries, Fisheries, &c.		Bridge, &c., Stocks.		Bank, Insurance, &c., Stocks.		State Stocks.		Railroad, City, &c., Bonds.		Amt. Employed in Merchandise.		Investments in Mechanical and Mfg. Operations.	
	Value.		Value.		Value.		Value.		Value.		Value.		Value.		Value.	
1864	\$1,304,757		\$900,894		\$216,434		\$28,375,864		\$775,571		\$3,453,705		\$8,174,222		\$16,707,833	
1865	1,478,628		783,149		195,507		29,904,189		816,853		4,360,255		9,526,126		18,520,465	
1866	1,801,398		850,718		241,713		33,121,284		595,620		4,608,482		10,652,744		20,772,921	
1867	2,013,921		1,063,217		222,533		32,242,431		713,802		5,119,898		11,611,223		21,920,422	
1868	2,019,367		1,163,391		309,781		31,756,589		805,122		5,226,027		11,904,213		23,105,032	
1869	2,040,137		1,327,387		225,589		32,851,022		714,863		5,204,895		12,317,122		23,639,411	
1870	2,010,798		1,543,051		262,425		32,068,587		899,479		5,459,283		13,056,957		23,484,972	
1871	2,038,799		1,473,247		219,654		31,768,498		427,556		5,503,799		13,215,474		23,422,470	
1872	2,144,730		1,618,324		366,953		29,797,746		291,293		5,311,456		13,953,767		23,576,885	
1873	2,067,821		1,608,560		272,719		28,487,347		436,536		4,661,736		13,486,146		25,162,815	
1874	2,991,430		1,469,912		192,308		29,875,166		384,302		3,853,061		13,080,703		25,098,503	
1875	1,393,559		1,440,840		206,159		31,169,019		291,448		5,106,584		13,676,661		24,088,235	
1876	1,287,375		1,379,496		149,227		31,525,601		282,841		4,087,703		15,253,262		20,826,407	
1877	1,191,023		1,463,552		105,464		31,034,882		303,824		3,812,660		10,659,723		22,409,810	
1878	1,108,450		1,440,512		128,548		30,015,859		605,971		3,533,767		9,932,130		21,444,891	
1879	1,036,200		1,422,492		115,189		30,208,790		343,413		4,066,194		10,384,208		20,884,838	
1880	1,023,017		1,308,650		117,270		31,662,855		354,502		4,394,546		10,595,508		22,971,772	
1881	1,030,480		1,534,441		132,989		34,200,715		370,165		4,818,659		11,296,090		23,947,744	
1882	1,040,915		1,580,499		103,142		32,925,080		625,226		4,829,278		11,987,033		24,113,325	
1883	1,037,439		1,337,075		163,233		32,330,279		472,397		5,105,065		12,774,693		25,015,795	
1884	1,044,087		1,341,227		154,866		30,616,866		530,360		5,796,401		12,095,901		24,757,786	
1885	1,076,809		1,283,265		148,898		30,100,440		554,756		4,598,436		12,665,825		23,796,218	

## REGISTER OF THE GRAND LIST OF CONNECTICUT FOR 1864 TO 1885.—CONTINUED.

	Investments in Vessels, &c.	Money at Interest.	Money on Hand.	All Other Taxable Property.	Additions by Board of Equalization and 10 Per Cent. by Towns.	Amount.	Polls at \$300 Each. In 1867. \$1.00 Each.	Total.
	Value.	Value.	Value.	Value.				
1864	\$2,819,491	\$13,789,382	\$764,119	\$8,519,715	....	\$254,617,407	\$21,469,030	\$276,086,457
1865	3,010,022	14,284,821	1,059,275	6,199,128	\$4,509,108	266,856,256	21,204,865	290,013,121
1866	3,486,007	13,829,287	1,236,785	5,908,604	2,862,145	285,615,884	21,496,485	309,974,514
1867	3,743,333	13,962,179	1,066,294	3,143,701	7,306,565	304,688,856	58,247	304,747,103
1868	3,869,364	13,519,821	1,128,674	3,329,320	4,207,080	312,574,408	....	312,574,408
1869	3,780,313	13,145,023	1,066,486	2,924,188	3,272,097	322,553,488	....	322,553,488
1870	3,685,300	12,430,616	1,162,240	2,729,776	3,281,689	328,436,601	....	328,436,601
1871	3,576,222	12,314,823	994,692	2,812,175	3,135,035	339,782,733	....	339,782,733
1872	3,221,167	12,311,636	1,022,499	4,329,582	3,358,425	348,855,457	....	348,855,457
1873	3,848,503	11,580,717	791,707	3,950,857	3,391,276	354,099,707	....	354,099,707
1874	3,451,919	11,686,641	825,160	4,314,980	2,898,865	351,785,469	....	351,785,469
1875	2,188,805	9,958,954	998,780	3,253,989	2,618,350	358,491,451	....	358,491,451
1876	2,511,349	9,772,162	1,025,149	3,599,548	2,928,645	344,406,977	....	344,406,977
1877	2,605,980	8,359,019	930,648	3,472,164	2,537,576	335,382,854	....	335,382,854
1878	2,186,861	7,992,874	926,658	3,540,370	2,300,907	324,889,023	....	324,889,023
1879	2,145,665	8,050,436	1,142,680	3,868,262	2,567,050	327,182,435	....	327,182,435
1880	2,211,023	8,088,735	1,334,593	3,366,089	2,708,183	332,170,856	....	332,170,856
1881	2,247,825	8,286,779	1,379,547	3,534,207	2,792,607	338,414,076	....	338,414,076
1882	2,547,094	7,859,625	1,165,663	2,761,917	2,303,212	342,242,566	....	342,242,566
1883	2,679,205	7,007,878	1,108,905	2,582,967	2,638,297	348,774,879	....	348,774,879
1884	2,605,790	7,028,153	1,104,296	2,029,085	3,027,450	349,977,339	....	349,977,339
1885	2,164,373	6,931,583	1,123,949	2,191,503	1,714,679	349,177,597	....	349,177,597

ANNUAL REPORT  
OF THE  
TRUSTEES  
OF THE  
STORRS AGRICULTURAL SCHOOL,  
AT  
MANSFIELD, CONN.  
1886.

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Printed by order of the General Assembly.

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HARTFORD, CONN.:  
PRESS OF THE CASE, LOCKWOOD & BRAINARD COMPANY.  
1887.



# THE STORRS AGRICULTURAL SCHOOL, MANSFIELD, CONN.

1886.

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## TRUSTEES.

	Term Expires.
HIS EXCELLENCY, PHINEAS C. LOUNSBURY, <i>President.</i>	
E. H. HYDE,	STAFFORD, <i>Vice-President,</i> <i>appointed by the Board of Agriculture.</i>
T. S. GOLD,	WEST CORNWALL, <i>Secretary,</i> 1887.
J. P. BARSTOW,	NORWICH, <i>Treasurer,</i> 1887.
J. B. OLCOTT,	SOUTH MANCHESTER, 1888.
J. M. HUBBARD,	MIDDLETOWN, 1888.
WM. E. SIMONDS,	CANTON,
HENRY C. MILES,	MILFORD, } <i>Auditors.</i> 1889.
PROF. S. W. JOHNSON,	NEW HAVEN, <i>Director of Con-</i> <i>necticut Experiment Station.</i>

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## OFFICERS OF THE SCHOOL.

B. F. KOONS, Ph.B., M.A., *Principal: Professor of Biology and  
Natural History.*

JOHN H. WASHBURN, B.S., *Professor of Chemistry and Mathematics.*

L. P. CHAMBERLAIN, *Professor of Horticulture, Agriculture, and Farm  
Superintendent.*

MRS. L. P. CHAMBERLAIN, *Matron.*

## REPORT.

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*To the General Assembly of the State of Connecticut :*

The Trustees of the Storrs Agricultural School present the following report :

It embraces extracts from the reports of those having in charge the different departments of instruction, and the farm, inventory, commencement exercises, account of library, donations, calendar, catalogue of students, and report of the treasurer.

At a meeting of the trustees held April 22, 1886, it was voted : That the board accept the deed of Mr. Augustus Storrs, dated March 18, 1886, according to act of General Assembly of 1876. Voted : That Messrs. Barstow, Hubbard, and Simonds be appointed a committee, authorized and directed to ascertain what course, if any is necessary, to perfect the title of Mr. Storrs to the property at Mansfield, and to report to a meeting of the trustees to be held at Mansfield, June 18, 1886.

At a meeting of trustees held at Mansfield, June 18th, Mr. Simonds reported action of the Committee for Settling Title, and on motion of Mr. Hubbard, the action of the committee was approved.

Mr. Simonds reported that in order to settle the question as to the title of that portion of the Storrs School property formerly owned by the Connecticut Soldiers' Orphan Home, a complaint had been brought to the Superior Court of Tolland county at the June Session, 1886, in the name of the Trustees of the School as plaintiff, against Minerva B. Whitney, Edwina M. Whitney, A. K. Brown, R. P. Barrows, S. D. Yeomans, Orrin Shumway, Albert Knight, Lucian Free-

man, and George Swift, all of the said town of Mansfield, the Connecticut Soldiers' Orphan Home, and the said town of Mansfield, and Augustus Storrs of Brooklyn, in the State of New York, defendants.

The questions arising on the complaint were reserved by the Superior Court for the advice of the Supreme Court of Errors, and the case was argued in said last-named court at Hartford, in October, 1886, but no decision has been rendered as yet. These proceedings were taken at the expense of Mr. Augustus Storrs, and in accordance with his proposal to the Agricultural Committee of the last General Assembly, to procure a decision from the Supreme Court as to the validity of the trustees' title to the property in question.

The progress of another year has demonstrated the necessity of more ample accommodations. The plea for them comes not only from our instructors and our students, but is reiterated by those who have examined the institution, with a view of patronage, and from all those interested in the subject of agricultural education, who know the kind of instruction the school furnishes, the demand for it, and the obstacles to growth in its imperfect and crowded condition.

The increasing productiveness of the farm has subjected our farm superintendent to the criticism of exposing his crops to the weather, when the State had provided no building to receive such increase, as the doubling the produce of a farm, with no corresponding building, always creates inconvenience and loss. While the question of conditional title from Mr. Storrs was open this was considered a sufficient reason for delay. This having been settled by deed from Mr. Storrs, and accepted by the trustees by the authority of the legislature, this reason no longer exists — and the trustees would call your attention to the imperative needs of the institution for more ample accommodations both for the school and the farm.

Estimates and plans demanded for the immediate wants of the institution are under careful consideration, to be furnished soon, and we trust will meet your acceptance and approval.

With these enlarged buildings, providing commodious classrooms and dormitories, convenient barns and other out-buildings, with a small addition to our teaching force — requiring but a moderate increase in annual expenditure, the advantages offered by the school will not only be enlarged, but the capacity to meet the growing demand for agricultural education. It is a school and not a college. It furnishes education for the farm. No requirements for admission are demanded, but good habits and character and such knowledge of the rudiments of learning as our common schools should teach. We offer the most favorable opportunity for the study for two years, of the science of agriculture, and of those sciences relating to it, while the practice of agriculture as an art is taught daily on the farm.

It is too much to expect that a two years' course will make the student perfect in the science and art of agriculture, but the aim is to establish habits of observation and study, to open the avenues of knowledge, so that the graduates of the Storrs school may ever be students, earnest and successful in this greatest department of human industry.

An institution of this kind is demanded, not by the farmers alone, who can more or less perfectly educate their sons as farmers, but by the State; every individual, man, woman, or child — for mother earth feeds all — and all share in every improvement in the quantity and quality of her productions.

In this country we have no inheritance of occupations. The sons of farmers fill our professions, build our factories, and guide the State. The farming class is reinforced and maintained by the sons of professional men, manufacturers, and mechanics — again, to provide for the material wants of the world, and in turn to direct its progress.

With these views we seek no class legislation — but for such aid for agricultural education as is demanded by the age, in the interests of a common humanity.



## REPORT OF THE PRINCIPAL.

*To the Trustees of the Storrs Agricultural School:*

GENTLEMEN,—For the purpose of facilitating the distribution of information concerning the school, and to answer the many inquiries made about it; in July I issued essentially the following:

## PROSPECTUS.

The school derives its name from the donors of the original property, the brothers Augustus and Charles Storrs of Brooklyn, N. Y., and is in no way a private enterprise, but, in reality, is the Connecticut Agricultural School supported by the State.

Section one of the act of the General Assembly establishing the school reads as follows:—“The Storrs Agricultural School is hereby established for the education of boys whose parents are citizens of this State, in such branches of scientific knowledge as shall tend to increase their proficiency in the business of agriculture.”

## LOCATION.

The school is situated in the town of Mansfield, Tolland County, one of the most healthful regions of the State, and its railroad station is Eagleville, on the New London Northern road, eight miles north of Willimantic.

## COURSE OF STUDY.

The object of the school is to teach practical and scientific agriculture and horticulture, yet as subservient and necessary to this purpose, various other branches of study are taught, especial prominence being given to those most necessary for the successful prosecution of agriculture.

The full course of study requires two years of three terms each, each term being twelve weeks long, or the school year aggregating thirty-six weeks. For the arrangement of the terms and vacations see the calendar. Students receive instruction both in the classroom and upon the farm.

In the class room they study those branches of natural science, and only those, which have a directly useful bearing upon New England farming, and the in-door work is made to harmonize with

that upon the farm and in the garden. The branches pursued are general and agricultural chemistry, natural philosophy, farm mechanics, elementary geometry, land surveying, botany, zoology. — which includes especially domestic animals and insects injurious to the crops of the farm and garden — geology, human and animal physiology, agriculture, farm accounts, stock-breeding, milk-production, and English; taking up first the general principles of these sciences, and afterwards their special application to practical agriculture.

On the farm they are taught the practical applications of the principles learned in the class-room to every kind of farm work, so that each boy may become skillful in the management of a farm, and that this may be accomplished, the ordinary chores of the farm, the proper care of all kinds of stock, milking, driving of oxen and horses, and the farm-work in general are so arranged, and each student is assigned some portion of these, and changes of work are made as often as necessary, that every boy while a member of the school may have an opportunity as far as his capacity and strength will allow, to learn to do all kinds of farm and garden work, and the best method of accomplishing each.

#### FACILITIES FOR INSTRUCTION.

The school possesses a farm of 170 acres, well suited to the purposes of instruction, and apparatus to illustrate the most important facts of chemistry and physics, also is supplied with compound and dissecting microscopes, both mounted and unmounted skeletons of the domestic animals and a collection of insects injurious to farm and garden crops. The cabinet contains a reasonable representation of the rocks, ores, and minerals of the State, and the library of over 1,000 standard books of reference, scientific, agricultural, and miscellaneous, is at all times accessible to the students, and to this number additions are constantly being made.

#### REQUIREMENTS FOR ADMISSION.

According to the Act of Incorporation, the school is for "The education of boys whose parents are citizens of the State," and under the present regulations is *not* permitted to receive pupils from without the State. Applicants must be at least fifteen years of age, and must furnish a certificate of good moral character from

a clergyman or member of the Board of School Visitors of the town where they reside. They must be able to read and write ordinary English correctly and intelligently, and must be familiar with simple arithmetic, including common and decimal fractions, proportion and percentage, and have a fair knowledge of geography and United States history.

No pupils will be received into the classes after the beginning of the school year, except those who can sustain a satisfactory examination in all the studies which have been pursued by the class they wish to join.

New classes are not formed at any other time than the beginning of the school year, which is at the opening of the fall term in September; hence those who contemplate entering the school would do well to make application, at least as early as September 1st, and present themselves for examination at the proper time.

#### DEPORTMENT.

Every pupil on becoming a member of the school, thereby pledges himself to obedience to its rules, and to a diligent performance of his duties.

Students are expected at all times to demean themselves in a quiet and gentlemanly manner, and no pupil will be allowed to remain in the school, who, by misconduct or indolence, shows himself unworthy of its benefits.

The regulations of the school require all pupils to attend church once on the Sabbath.

#### SPECIAL STUDIES.

Young men, suitably qualified, may be received into the school after due examination, as special students, to pursue a part of the studies of the regular course, on condition that their time shall be fully and profitably occupied.

#### DIPLOMAS.

Students who have completed the full two years' of study, and have maintained a fair standing in deportment, study, and work, will receive a diploma of graduation.

#### EXPENSES.

By the liberality of the State the trustees are enabled to offer first-class instruction at the low rate of \$10.00 per term, or \$25.00 per

year; \$10.00 payable at the opening of the first and second terms each, and \$5.00 at the opening of the third; arrangements are made for remitting this charge in worthy cases, making tuition free to those who are not able to pay it.

Good board, including furnished rooms, washing, fuel, and lights, will be furnished at cost, which will vary with the price of provisions. At the end of each quarter the running expenses of the boarding department for the term are divided among the whole number present. During the last term the cost of table board averaged \$2.95 per week. Add for washing and fuel 57 cents per week, makes total cost \$3.52 per week.

The text-books used in the school are bought at reduced rates and furnished to the students at cost.

Individual records of labor, other than that performed for the purposes of instruction, will be kept and reasonable compensation allowed for it.

#### SELF HELP.

Extra labor, as far as practicable, will be furnished to all those who desire it towards self-support, when it can be performed without interference with regular duties, and industrious pupils can do much towards paying their expenses while in school.

#### HOURS OF LABOR AND STUDY.

During the fall and winter term, when the weather will allow and the necessities of the farm demand it, the students are required to spend three hours daily upon the farm, and six or more upon study, laboratory work, and recitations; one class going upon the farm in the forenoon and the other in the afternoon, and during the spring term five hours a day upon the farm, and five or more in school work.

Under the direction of the farm superintendent the students assist in all the farm work, including the care of stock, milking, and all chores.

For the amount of time given to each study I refer you to the schedule of laboratory and class-room work, and the table following. Perhaps each of the studies taught by me needs a brief notice as to the methods of instruction. In human and animal physiology and anatomy, in addition to



the use of a text-book, numerous lectures are given, and dissections made before the class, or the students are required to make the dissections for themselves, so that they become familiar with the structure of the various parts of the animals, and the uses of each, especially of the horse, and other domestic animals.

In the study of Zoology, special stress is laid upon that part treating of the external and internal parasites of man, and the domestic animals; and insects injurious to vegetation, and the methods for checking their ravages.

In Botany, besides the principles of plant structure and physiology, the students become familiar with cultivated and wild plants, including grasses, shrubs, and trees; learn their valuable qualities, and by the application of their knowledge of chemistry, their needs in cultivation.

Besides some of the more general principles in Geology, the students become familiar with the various rocks and minerals, their composition, etc., especially as an aid to their understanding of, and application to, agricultural chemistry, thus in all of these studies, such facts are taught as will be helpful in dealing with animal and plant life.

## REPORT OF JOHN H. WASHBURN,

PROF. OF CHEMISTRY AND PHYSICS.

*To the Trustees of the Storrs Agricultural School:*

GENTLEMEN: I have the honor to submit the following report: Our schedule gives the amount of instruction in each topic which I am employed to teach. Because of many inquiries regarding the character of instruction at the school, it seems appropriate that I explain somewhat fully, my system of teaching.

The branches taught by me during the past year are the following:

### ELEMENTARY CHEMISTRY.

My teaching of Elementary Chemistry is similar to that of any institution, with perhaps this single exception, when we study an element or compound that plays an important part in agriculture, the application is observed, and its function explained.

## LABORATORY.

Having studied Chemistry a term, the students perform experiments in the laboratory, illustrating the properties of each element ; it assists the student to comprehend general chemistry, and is preparatory to qualitative analysis, in which work the class analyzes mixtures, compounds, alloys, fertilizers, and ashes.

The students are required to pay for their own breakage, and wear of the apparatus lent them.

## ORGANIC CHEMISTRY.

The elements of Organic Chemistry are studied that the composition of plants, fodders, products of the decomposition of vegetable and animal substances, may be understood.

The laboratory work upon this subject, is analysis of plants and fruits for the acids, starch, and sugars ; saponification of fats ; detection of glucose in sugars ; and a study of the formation and manufacture of ethers, alcohols, and acids.

Enough of Animal Chemistry is taught to enable the student to study intelligently the chemistry of digestion and the action of fodders upon the animal.

## AGRICULTURAL CHEMISTRY.

Agricultural Chemistry consists of the study of the physical and chemical conditions of the soil, the elements required as plant food, and their action on the plant, the functions of different elements, and the action of fertilizers.

For laboratory instruction under this division, I have had the students analyze milk for total solids, water, and fat ; they are taught, by analysis, to distinguish the difference between butter and oleomargarine ; they analyze grains and fodders for fat and the mineral constituents, not that they may become chemists, but, having performed a few such experiments, they are better enabled to understand those analyses given in our Experiment Station and Agricultural Reports.

One hour a week during the Spring term, senior year, is occupied studying these Experiment Station Reports, from all States issuing them.

I teach the chemistry of fodders, their effect upon the production of milk, butter, and beef ; how to use the table of fertilizer and

fodder analysis, to compute their value for feeding purposes, or as plant food.

I have endeavored to awaken an interest in the use of these valuable reports, and to induce our graduates to form evening classes among the farmers, where they live, to explain them ; one graduate of last year already has such a class.

#### NATURAL PHILOSOPHY.

The instruction embraces the general principles of the science, but mechanics and the calculation of problems occupy a prominent place.

#### MATHEMATICS AND SURVEYING.

Plane Geometry and Trigonometry with the use of Logarithms is taught to prepare the student for Surveying. Every member of the class learns to use the chain and compass, each one surveys a farm and draws the plot, they are taught to run out old lines, to calculate the amount of earth to be removed from trenches, and the cost thereof. Some practice is required in the dividing up and laying out of land.

#### ENGLISH.

The English comprises recitations in Grammar, Composition, Rhetoric, and Essay Writing.

#### TEXT-BOOKS.

The text-books used in my department are :

Avery's Complete Chemistry,  
Johnson's How Crops Grow,  
Johnson's How Crops Feed,  
Armsby's Cattle Feeding,  
State Experiment Station Reports,  
Stoddard's Qualitative Analysis,  
Ganot's Natural Philosophy,  
Eaton's Geometry and Trigonometry,  
Gillespie's Land Surveying,  
Whitney's Essentials of English Grammar,  
Hart's Composition and Rhetoric.

I am, very respectfully,

JOHN H. WASHBURN.

The following schedule indicates the amount of time devoted to recitations, lectures, and laboratory work in each study during the course, also the weekly amount of farm work :

## JUNIOR YEAR.

FALL TERM.	Human Physiology	Physics.	Chemistry.	Animal Anatomy and Physiology.				Farm Work.
13 Weeks.	5 hours per week.	4	4	2				18
WINTER.	Botany.	Physics.	Chemistry.	Animal Anatomy.				Farm Work.
12 Weeks.	5	4	5	1				18
SPRING.	Chemical Laboratory.	Physics.	Chemistry.	Botany.	Geology.	Animal Anatomy.		Farm Work.
11 Weeks.	6	2	2	1	5	1		30

## SENIOR YEAR.

FALL.	Insects.	Botany.	Organic Chemistry.	Geometry Preparatory to Land Surveying.	English	Laws of Health.		Farm Work.
13 Weeks.	2	3	3	3	3	1		18
WINTER.	Agric'lture.	Stock Breeding.	Agric'l'tural Chemistry.	Land Surveying.	English.	Zoology.		Farm Work.
12 Weeks.	2	3	5	2	2	1		18
SPRING.	Surveying.	Agric'lture.	Book-keeping.	Cattle Feeding.	English.	Study of Experiment Station Reports.	Stock Breeding.	Farm Work.
11 Weeks.	6	1½	2	2	2½	1	1	30

Condensed view of the preceding table, showing the whole number of hours of class-room instruction during the course, as recently revised :

General Principles of Chemistry,	.	.	.	.	134
Surveying,	.	.	.	.	129
Physics,	.	.	.	.	122
Botany,	.	.	.	.	121
English,	.	.	.	.	90
Zoology,	.	.	.	.	87
Human Physiology,	.	.	.	.	78



Chemical Laboratory,	.	.	.	.	.	66
Agricultural Chemistry,	.	.	.	.	.	60
Geology,	.	.	.	.	.	55
Stock-Breeding,	.	.	.	.	.	47
Agriculture,	.	.	.	.	.	40
Agricultural Chemistry,	.	.	.	.	.	39
Cattle Feeding,	.	.	.	.	.	22
Book-keeping,	.	.	.	.	.	22
Study of Experiment Station Reports,	.	.	.	.	.	11

## COMMENCEMENT EXERCISES.

On June 18th, the fourth class graduated from the school, and the following is the programme presented on that occasion :

## PRAYER.

## EXERCISES OF GRADUATING CLASS.

JOHN H. ATKINS,	.	.	.	.	.	Middletown
The Relations of Chemistry to Agriculture.						
EUGENE A. BAILEY,	.	.	.	.	.	Middlefield
Agriculture as a Life-Work.						
EDGAR S. BLAIR,*	.	.	.	.	.	East Windsor Hill
Co-operation in Agriculture.						
WILBUR L. CHAMBERLAIN,	.	.	.	.	.	Mansfield
The History of the Horse.						
FRED T. COE,	.	.	.	.	.	Middlefield
The Importance of Thorough Tillage.						
JOHN H. GARDNER, JR.,*	.	.	.	.	.	Taftville
Insecticides.						
SELDEN W. HAYES,	.	.	.	.	.	Granby
Birds in their Relation to Agriculture.						
HENRY R. HAYDEN, JR.,*	.	.	.	.	.	East Hartford
Buds.						
BRUCE HOUGH,*	.	.	.	.	.	Windham
Light.						
EDGAR J. LEAVENWORTH,*	.	.	.	.	.	Redding Center
The Grange as an Educator.						

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\* Excused from speaking.

JOHN B. PERRY,	.	.	.	.	.	Clark's Falls
						Sources of Nitrogen.
ARTHUR L. REED,*	.	.	.	.	.	Rockville
						Fertilization of Soils.
FRED A. ROBINSON,*	.	.	.	.	.	Glastonbury
						Electricity.
IRA B. SMITH,*	.	.	.	.	.	Hartford
						Butter-Making.

ADDRESSES BY GEN. STEWART L. WOODFORD,

HON. JOHN E. RUSSELL.

CONFERRING OF DIPLOMAS.

#### THE LIBRARY.

During the year the library has received an addition of 99 bound volumes, besides a large number of pamphlets, Agricultural Experiment Station bulletins from the various States, etc., and now contains something over 1,000 volumes.

#### GIFTS TO THE SCHOOL.

The following papers have been contributed by the publishers for the students' reading-room : *Willimantic Chronicle*, *Willimantic Journal*, *Connecticut Farmer*, *Connecticut Courant*, *Rural New Yorker*, *Farmers' Advocate*, *Co-operative Poultry Post*, *New England Farmer*, *Religious Herald*, *American Grange Bulletin*. From others, *Gleanings in Bee Culture*, and the *New York Semi-weekly Tribune*.

#### PUBLIC LECTURES.

The following is a list of lectures given to the school during the winter and spring, the lecturers giving their services :

Mr. P. M. Augur ; Cross Fertilization of Plants, and the Production of New Varieties.

Ex-Pres. Levi Stockbridge ; A Trip Through Yellowstone Park.

F. T. Rouse ; Life in the Sandwich Islands and the Volcanoes.

Dr. Noah Cressy ; Osseous Diseases of the Horse.

Rev. Mr. Pettee ; The Wonders of Astronomy.

Rev. Dr. Riddle ; The Choice and Use of Books.

## INVENTORY.

Office, . . . . .	\$32.00
Library, . . . . .	900.00
Physical and Chemical Apparatus and Chemicals, .	710.20
Natural History Laboratory, . . . . .	198.40
Household Furniture, . . . . .	1,794 56
Kitchen Furniture, . . . . .	288.45
Laundry, . . . . .	26.12
Provisions on hand, Jan. 1st, . . . . .	105.31
Coal, 20 tons at \$7.00, . . . . .	140.00

## LABOR OF STUDENTS.

The following shows the amount of labor furnished to the students by each of the departments, during the time the school was in session. Jan. 4th to June 18th, and Sept. 22d to Dec. 21st :

Farm, . . . . .	\$675.22
Permanent Improvements on the Farm, . . . . .	127.09
Boarding Department, . . . . .	161.59
Fuel, . . . . .	144.05
School, . . . . .	52.35
Office, . . . . .	10.14
Labor of two students in summer vacation, . . . . .	90.00

## CATALOGUE OF STUDENTS FOR THE YEAR 1886.

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### CLASS OF 1886.

John H. Atkins,	Middletown, Middlesex Co.,
Eugene A. Bailey,	Middlefield, Middlesex Co.,
Edgar S. Blair,	East Windsor Hill, Hartford Co.,
Will. L. Chamberlain,	Mansfield, Tolland Co.,
Fred S. Coe,	Middlefield, Middlesex Co.,
John H. Gardiner, Jr.,	Taftville, New London Co.,
Selden W. Hayes,	Granby, Hartford Co.,
Bruce Hough,	Weatogue, Hartford Co.,
Henry R. Hayden, Jr.,	East Hartford, Hartford Co.,
Edgar J. Leavenworth,	Redding Center, Fairfield Co.,
John B. Perry,	Clark's Falls, New London Co.,
Arthur L. Reed,	Rockville, Tolland Co.,
Fred A. Robinson,	Glastonbury, Hartford Co.,
Ira B. Smith,	Hartford, Hartford Co.

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### CLASS OF 1887.

Dexter E. Hall,	Meriden, New Haven Co.,
Robert Hubbard,	Middletown, Middlesex Co.,
Wm. J. Irwin,	Middletown, Middlesex Co.,
Wm. S. Lee,	Hanover, New London Co.,
Sidney H. Perry,	Clark's Falls, New London Co.,
E. F. Weed,	So. Norwalk, Fairfield Co.,
J. W. Yeomans,	Mansfield Center, Tolland Co.

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### CLASS OF 1888.

W. S. Alley,	Greenwich, Fairfield Co.,
O. E. Bowen,	Eastford, Windham Co.,
E. A. Buckland,	Buckland, Hartford Co.,
W. R. Coe,	Middlefield, Middlesex Co.,



Fred. Farwell,	Mansfield, Tolland Co.,
H. B. Hubbard,	Middletown, Middlesex Co.,
G. H. Knowles,	Rockville, Tolland Co.,
K. B. Loomis,	So. Manchester, Hartford Co.,
H. J. Lord,	Hebron, Tolland Co.,
S. J. Merritt,	New London Co.,
A. S. Paddock,	Meriden, New Haven Co.,
H. L. Quinlin,	Middletown, Middlesex Co.,
C. W. Roberts,	Middletown, Middlesex Co.,
Geo. Weigold,	W. Torrington, Litchfield Co.,
C. A. Wheeler,	Trumbull, Fairfield Co.

Whole number of students 36.

## CALENDAR.

Winter Term begins, - - -	January 4, 1886.
Term Examinations, - - -	March 23-26, 1886.
Spring Vacation, - - -	March 27 to April 5, 1886.
Spring Term begins, - - -	April 5, 1886.
Annual Examinations, - - -	June 10-17, 1886.
Fifth Annual Commencement, -	June 8, 1886.
Fall Term begins, - - -	September 22, 1886.
Term Examinations, - - -	December 15-21, 1886.
Christmas Vacation, - - -	Dec. 22, '86, to Jan. 2, '87.
Winter Term begins, - - -	January 3, 1887.
Term Examinations, - - -	March 21-25, 1887.
Spring Vacation, - - -	March 26 to April 3, 1887.
Spring Term begins, - - -	April 4, 1887.
Annual Examinations, - - -	June 9-16, 1887.
Sixth Annual Commencement, -	June 17, 1887.
Summer Vacation, - - -	June 18 to Sept. 20, 1887.
Fall Term begins, - - -	September 21, 1887.

REPORT OF L. P. CHAMBERLAIN, PROFESSOR OF  
AGRICULTURE AND FARM SUPERINTENDENT.

*To the Trustees of the Storrs Agricultural School:*

GENTLEMEN, — Nearly three years have passed since you called me from broader and richer acres than these, to try, under your direction, the problem of restoring a worn and depleted soil to its former productiveness, and to instruct those about me in the rudiments of a sound, practical, agricultural education. And surely, no better conditions could have been furnished for the accomplishment of your purpose, than this farm supplies. In the very process of restoration, are to be found the lessons which you desired to enforce. Necessity, the best of all instructors, has dictated, to a considerable extent, the methods which have been employed in our work, and suggested the general policy of depending upon our own resources. In accordance with this, the farm has been made to produce a great variety of such crops as could be grown successfully for our own use. With a variety of soils rarely found in combination upon Connecticut farms, including clay, peat, sand, and intermediate soils, nearly all crops common to New England can be profitably cultivated. This, as a matter of economy, and as illustrative of the differing modes of treating our common soils, both respecting their fertilization and cultivation, is an important advantage, but one which is commonly underestimated. While all around us are broad fields and meadows whose excessive fertilization and magnificent crops tempt us to a more liberal treatment of our own than we can afford, our plan has been, and still is, to put as many acres as we can, with our limited means, into a fairly productive condition, which is often the condition which yields the largest returns of profit. In this way quite a considerable proportion of the uplands of the farm are beginning to yield a fair return for the labor and material invested in their improvement. We have endeavored to give each of the departments of farm labor its rightful share of attention, so that our work might commend itself to all practical and intelligent and interested observers.

We have now, as the subjoined tables will show, thirty animals in our stables, including two horses. Four of these are less than one year old, two are yearlings, ten are two years old, three are

three years old, and nine oxen and cows, are of more serviceable age.

Many of the common breeds are represented, and it must be admitted that no one of these combines all the qualities of our ideal animal. The Guernsey, the Jersey, the Short-horn, the Ayrshire, the Native, and the Devon still claim superiority, either for the pail, the yoke, or the shambles, and each of these breeds, or classes, has furnished exceptional animals of great merit.

Taking the animals which we have, as representatives of their breeds, we have, during the year, made some very interesting comparative tests of the quality of their milk. These tests have been made by Professor Washburn, and seem to indicate to us the way to improve our herd.

#### DAIRY.

During most of the year our dairy has comprised nine milkers. Of these one is a full-blooded Jersey, one a full-blooded Guernsey, one a full-blooded Durham, and six are grades.

Most of our milk has been converted into butter, and has produced 1,435 pounds, while the remainder has been used in the boarding department of the school. In round numbers 15,639 quarts have been made into butter, and 4,680 quarts have been used as whole milk. Thus it will be seen that it has required an average of eleven quarts of milk during the entire year for a pound of butter. The figures given also show that the whole amount of milk produced, or 20,319 quarts, would have yielded 1,864 pounds of butter. This at twenty-five cents per pound, amounts to \$466. Adding to this the value of the skim milk, at one cent per quart, and we have an aggregate of \$622.39 as the total value of the dairy product. We find the value of milk per quart, to be a trifle more than three cents, and the product per cow nearly (\$70), seventy dollars. With improved facilities I am sure that our income from this department would be largely increased. But with our present conveniences, under the excellent instruction of Mrs. Goddard, the students are able to manage skillfully this most interesting and important industry.

#### LABOR.

Much of the labor required upon the farm has been performed by the students, as in previous years. A large proportion feel the necessity of work, as a help in meeting the expenses of their edu-

cation, and from these, as a rule, I have come to expect the most faithful and efficient service. Of course those who work from requirement, rather than from choice, are generally less skillful, and sometimes less faithful. This class, here, as everywhere, includes the grumblers, for they lack the true stimulus to effort. Yet, in this respect, there are no class distinctions. All are expected to labor three hours daily during the fall and winter terms, and five hours during the spring term. My chief difficulty in the matter of labor is to secure thoroughness, and tidiness. These qualities, so universally neglected in farm-work, yet so important, are patiently but persistently commended to all our students.

#### FERTILIZERS.

Our reliance for increasing the fertility and productiveness of our fields has been mainly upon the supplies from the farm itself, rather than upon the purchase of commercial fertilizers. These have been used to a limited extent, more in the way of experiment than as a main dependence — believing that with good husbandry the fertility of a somewhat worn farm may be restored by utilizing its own resources.

#### CROPS.

Nearly all our crops have been good. Our oats and early potatoes suffered most from the drouth, which occurred just as these were coming to maturity. Our hay crop was far better than in previous years, chiefly from a more favorable season, but partly from the improved condition of our fields. The corn crop proved to be very satisfactory, as the field had been neglected for many years, and only a moderate amount of fertilizers were applied. Our garden crops were also abundant.

#### PERMANENT IMPROVEMENTS.

The permanent improvements upon the farm, consist mainly in removing rocks from several acres, which have been stocked with grass. These have been hauled where they will be convenient for future use, excepting a few that have been sunk, or laid into wall.

In all about twenty acres have been cleared during the last three years, so perfectly, that hardly an obstruction remains, thus largely increasing the area of available soil, and materially lessening the cost of future cultivation. More of this work remains to be done. One



field of two acres was partially cleared when winter compelled us to postpone the work till spring.

This brief outline of our work, with the accompanying tables will indicate the present condition of the farm. Let me, in closing, briefly allude to one or two of the many embarrassments under which we are compelled to do our work. And first the lack of ample storage room for our crops, and comfortable and capacious room for our rapidly increasing farm stock. During the present season, we have had to haul nearly fifteen tons of hay and other fodder to neighboring barns, after filling our own. I know you are not indifferent to our needs. We also greatly need additional shelter for our farm wagons, carts, and other implements. This must also be plain to you. I trust you will soon be able to meet these wants, and that better things are awaiting the Storrs Agricultural School. Accept my thanks for your kind forbearance, and for your wise counsels.

L. P. CHAMBERLAIN, *Farm Supt.*

#### FARM AND GARDEN PRODUCTS, 1886.

26	tons of upland hay,	.	.	.	.	\$390.00
2	tons of lowland hay,	.	.	.	.	24.00
3	tons of swamp hay,	.	.	.	.	30.00
8	tons of corn fodder,	.	.	.	.	96.00
3	tons of oat straw,	.	.	.	.	36.00
1½	tons of barley straw,	.	.	.	.	15.00
½	ton of Hungarian hay,	.	.	.	.	6.00
1½	tons of squashes,	.	.	.	.	30.00
1	ton of mangolds,	.	.	.	.	12.00
½	ton of sugar beets,	.	.	.	.	6.00
60	bushels of table beets,	.	.	.	.	15.00
56	bushels of white rock turnips,	.	.	.	.	14.00
30	bushels of fall turnips,	.	.	.	.	3.00
70	bushels of carrots,	.	.	.	.	28.00
10	bushels of parsnips,	.	.	.	.	5.00
3	bushels of onions,	.	.	.	.	2.25
12	bushels of green corn,	.	.	.	.	9.00
5	bushels of green beans,	.	.	.	.	4.00
3	bushels of field beans (Improved Marrow),	.	.	.	.	9.00
6	bushels of peas,	.	.	.	.	6.00

25	bushels of tomatoes,	.	.	.	.	\$15.00
5	bushels of spinach,	.	.	.	.	3.00
6	bushels of pears,	.	.	.	.	4.50
50	bushels of apples,	.	.	.	.	20.00
580	bushels of ears of corn,	.	.	.	.	174.00
157	bushels of oats,	.	.	.	.	87.50
13	bushels of rye,	.	.	.	.	9.75
37	bushels of buckwheat,	.	.	.	.	29.60
118	bushels of potatoes,	.	.	.	.	70.80
192	quarts of raspberries,	.	.	.	.	19.20
432	quarts of strawberries,	.	.	.	.	43.20
60	quarts of currants,	.	.	.	.	4.80
20,319	quarts of milk,	.	.	.	.	622.39
2,264	pounds of pork,	.	.	.	.	122.04
535	pounds of beef,	.	.	.	.	37.45
268	pounds of chicken,	.	.	.	.	40.20
44	pounds of turkey,	.	.	.	.	8.80
300	pounds of rhubarb,	.	.	.	.	6.00
60	pounds of grapes,	.	.	.	.	6.00
100	cabbages,	.	.	.	.	5.00
1,000	heads of celery,	.	.	.	.	30.00
45	bunches of asparagus,	.	.	.	.	9.00
20	Plymouth Rock fowls,	.	.	.	.	15.00
35	Wyandotte fowls,	.	.	.	.	35.00
12	Bronze turkeys,	.	.	.	.	30.00
7	Berkshire pigs,	.	.	.	.	32.50
3	heifer calves (one full-blooded Guernsey),	.	.	.	.	75.00
286	dozen eggs,	.	.	.	.	57.20
	Wood for domestic use, 70 cords,	.	.	.	.	210.00
						<hr/> \$2,563.18

## LIVE STOCK ON FARM, Dec. 31, 1886.

1	pair of oxen seven years old,	.	.	.	\$135.00
1	pair of three-year-old steers,	.	.	.	130.00
6	two year-old steers,	.	.	.	160.00
2	three-year-old heifers,	.	.	.	75.00
3	yearling heifers,	.	.	.	60.00
2	heifer calves,	.	.	.	25.00
1	full-blooded Guernsey heifer calf,	.	.	.	50.00

1	Guernsey heifer 3 years old (Ethel), . . .	\$150.00
1	Guernsey bull (Marmion), . . .	50.00
1	full-blooded Jersey cow, . . .	100.00
1	full-blooded Shorthorn cow, . . .	75.00
6	grade cows, . . .	240.00
1	*farm horse, . . .	200.00
1	carriage horse, . . .	100.00
2	breeding sows, . . .	30.00
2	Berkshire pigs, . . .	17.50
27	Plymouth Rock fowls, . . .	27.00
13	Wyandotte fowls, . . .	13.00
9	Bronze turkeys, . . .	30.00
		<hr/> \$1,667.50

Farm implements on hand, Dec. 31, 1886,

Aggregate valuation, . . . \$960.00

Joiner's tools, axes, and saws on hand, Dec. 31, 1886,

Aggregate valuation, . . . \$41.00

TABLE SHOWING AMOUNT OF LAND REQUIRED FOR EACH CROP.

5	acres of field corn.
$\frac{1}{6}$	acre of sweet corn.
$4\frac{1}{2}$	acres of oats.
$2\frac{1}{2}$	acres of barley.
1	acre of rye.
$\frac{1}{4}$	acre of squashes.
$\frac{1}{8}$	acre of mangolds.
$\frac{1}{18}$	acre of sugar beets.
$\frac{1}{10}$	acre of table beets.
$\frac{1}{8}$	acre of White Rock turnips.
$\frac{1}{18}$	acre of carrots.
$\frac{1}{6}$	acre of field beans.
$1\frac{1}{2}$	acres of potatoes.
$\frac{1}{12}$	acre of strawberries.
$\frac{1}{2}$	acre of other garden products.

Which is respectfully submitted,

L. P. CHAMBERLAIN.

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\* The mate to this horse died suddenly of colic in November.

## TREASURER'S REPORT.

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STORRS AGRICULTURAL SCHOOL,

*In account with JOHN P. BARSTOW, Treasurer.*

1885.		Dr.					
July	1.	To Balance,	-	-	-	-	\$7.64
"	27.	Note discounted,	-	-	-	-	444.65
Aug.	3.	B. F. Koons,	-	-	-	-	36.55
"	14.	B. F. Koons,	-	-	-	-	12.09
Oct.	1.	J. H. Gardner,	-	-	-	-	10.00
"	3.	Comptroller,	-	-	-	-	1,250.00
"	7.	B. F. Koons,	-	-	-	-	170.50
"	15.	Note discounted,	-	-	-	-	394.20
Dec.	10.	Cattle sold,	-	-	-	-	150.00
"	23.	J. H. Gardner,	-	-	-	-	35.04
1886.							
Jan.	4.	Comptroller,	-	-	-	-	1,500.00
"	6.	B. F. Koons,	-	-	-	-	134.65
"	7.	Pigs sold,	-	-	-	-	27.00
		Fair Premiums,	-	-	-	-	14.00
		B. F. Koons,	-	-	-	-	164.49
"	9.	B. F. Koons,	-	-	-	-	31.58
Feb.	1.	B. F. Koons,	-	-	-	-	80.00
Mch.	26.	J. H. Gardner,	-	-	-	-	44.74
April	9.	Calf sold,	-	-	-	-	10.52
		B. F. Koons,	-	-	-	-	210.86
		Comptroller,	-	-	-	-	1,500.00
"	14.	Oxen sold,	-	-	-	-	173.00
May	5.	B. F. Koons,	-	-	-	-	133.48
June	30.	John Gardner, board,	-	-	-	-	33.09
		B. F. Koons,	-	-	-	-	142.14
		Comptroller,	-	-	-	-	1,500.00
		Pigs sold,	-	-	-	-	13.47
		Potatoes, &c., sold,	-	-	-	-	4.35
		B. F. Koons, board,	-	-	-	-	212.18
							<u>\$8,440.22</u>



1885.	Cr.	Check No.	
July 25.	E. Chappell & Co., - - -	- 369,	\$147.60
	J. P. Barstow & Co., - - -	- 370,	129.24
Aug. 1.	C. J. King, - - -	- 371,	14.16
" 10.	Roswell Brown, - - -	- 372,	150.00
" 22.	Eugene Bailey, - - -	- 373,	34.00
Sept. 2.	L. P. Chamberlain, - - -	- 374,	20.05
Oct. 3.	H. P. Hubbard, - - -	- 375,	85.00
	C. J. King, - - -	- 376,	40.70
	Reid & Hughes, - - -	- 377,	6.13
	N. S. Gilbert & Sons, - - -	- 378,	83.35
	Turner & Wilson, - - -	- 379,	2.00
	W. B. Critcherson, - - -	- 380,	6.40
	Merchants' National Bank, - - -	- 381,	450.00
" 6.	H. H. Flint, - - -	- 382,	7.99
	R. B. Truscott, - - -	- 383,	1.45
	George K. Nason, - - -	- 384,	5.12
	Anna Wilson, - - -	- 385,	45.00
	George Wilson, - - -	- 386,	80.00
	Hannah Mayer, - - -	- 387,	45.50
	C. C. Upham, - - -	- 388,	9.25
	L. P. Chamberlain, - - -	- 389,	250.00
	Eimer & Armond, - - -	- 390,	13.37
	N. W. Stanley, - - -	- 391,	24.75
	G. W. Thomas, - - -	- 392,	8.45
	V. M. Blaisdell, - - -	- 393,	9.17
	D. E. Potter, - - -	- 394,	.75
" 7.	Horatio Goddard, - - -	- 395,	125.00
	A. H. Freeman, - - -	- 396,	106.16
	S. O. Vinton, - - -	- 397,	115.51
" 15.	Winters, Swift & Co., - - -	- 398,	66.22
	James Walden, - - -	- 399,	78.70
	E. P. Judd, - - -	- 400,	13.28
	George Lippitt & Co., - - -	- 401,	26.42
	J. A. Brown, - - -	- 402,	9.68
	E. H. Holmes, Jr., - - -	- 403,	2.50
	Carpenter & Fowler, - - -	- 404,	16.83
	C. G. Cummings, - - -	- 405,	5.60
	Winters, Swift & Co., - - -	- 406,	64.72

			Check No.	
Dec. 10.	J. A. Brown,	- - - -	407,	\$16.99
	George Lippitt & Co.,	- - - -	408,	62.93
	C. Pierpont & Co.,	- - - -	409,	16.00
	Davis & Kinne,	- - - -	410,	4.40
	Winters, Swift & Co.,	- - - -	411,	13.86
	Silas F. Loomer,	- - - -	412,	34.50
	Winters, Swift & Co.,	- - - -	413,	37.63
1886.				
Jan. 1.	J. H. Washburn,	- - - -	414,	269.76
	L. P. Chamberlain,	- - - -	415,	250.00
	J. A. Lewis,	- - - -	416,	4.75
	Reid & Hughes,	- - - -	417,	14.95
" 4.	George T. Bushnell,	- - - -	418,	3.37
	N. S. Gilbert & Sons,	- - - -	419,	1.57
	Davis & Kinne,	- - - -	420,	2.40
	George S. Smith,	- - - -	421,	17.20
	Merchants' National Bank,	- - - -	422,	400.00
	George Lippitt & Co.,	- - - -	423,	8.35
	C. C. Upham,	- - - -	424,	13.00
	Horatio Goddard,	- - - -	425,	125.00
	George Wilson,	- - - -	426,	80.00
	Anna Wilson,	- - - -	427,	45.00
	Hannah Mayer,	- - - -	428,	46.00
	Ralph Noble,	- - - -	429,	2.50
	Eimer & Armond,	- - - -	430,	52.00
	V. M. Blaisdell,	- - - -	431,	17.10
	L. L. Lyon,	- - - -	432,	13.75
	R. B. Truscott,	- - - -	433,	6.70
" 6.	Frank Utley,	- - - -	434,	1.50
	George H. Nason,	- - - -	435,	10.07
	Charles Rosebrooks,	- - - -	436,	5.04
	George L. Rosebrooks,	- - - -	437,	36.83
	John Dunham,	- - - -	438,	16.44
	S. O. Vinton,	- - - -	439,	155.57
	George W. Moore,	- - - -	440,	37.58
	Carpenter & Fowler,	- - - -	441,	16.21
" 8.	James Walden,	- - - -	442,	49.01
	Fred Rogers,	- - - -	443,	2.52
	E. Chappell & Co.,	- - - -	444,	70.80

					Check No.	
Jan.	11.	Clark & Moriarty,	-	-	- 445,	\$5.22
		J. P. Barstow & Co.,	-	-	- 446,	30.64
		Winters, Swift & Co.,	-	-	- 447,	40.10
"	21.	Amos Wheeler,	-	-	- 448,	5.00
"	27.	E. L. Rogers,	-	-	- 449,	2.70
		Lee & Osgood,	-	-	- 450,	9.00
Feb.	1.	N. W. Stanley,	-	-	- 451,	33.90
"	4.	Bushnell & Draper,	-	-	- 452,	4.75
"	9.	E. L. Rogers,	-	-	- 453,	9.00
"	16.	Winters, Swift & Co.,	-	-	- 454,	30.40
Mch.	1.	Bushnell & Draper,	-	-	- 455,	3.00
"	6.	Turner & Wilson,	-	-	- 456,	5.00
"	9.	Winters, Swift & Co.,	-	-	- 457,	50.22
		George Lippitt & Co.,	-	-	- 458,	41.33
		James A. Brown,	-	-	- 459,	26.39
"	13.	L. A. Gallup,	-	-	- 460,	8.84
		E. L. Rogers,	-	-	- 461,	4.60
		C. C. Upham,	-	-	- 462,	4.76
"	31.	Hannah Mayer,	-	-	- 463,	45.00
		George Wilson,	-	-	- 464,	80.00
		Anna Wilson,	-	-	- 465,	45.00
		G. A. Walker,	-	-	- 466,	5.34
		R. B. Truscott,	-	-	- 467,	2.75
		Charles Rosebrooks,	-	-	- 468,	24.43
		R. W. Storrs,	-	-	- 469,	2.25
		S. O. Vinton,	-	-	- 470,	19.00
		Clark & Moriarty,	-	-	- 471,	2.05
		Bushnell & Draper,	-	-	- 472,	4.50
April	1.	John Dunham,	-	-	- 473,	94.60
		Winters, Swift & Co.,	-	-	- 474,	49.38
		Reid & Hughes,	-	-	- 475,	19.66
"	7.	Turner & Wilson,	-	-	- 476,	4.00
		George L. Rosebrooks,	-	-	- 477,	26.84
		L. P. Chamberlain,	-	-	- 478,	250.00
"	7.	H. Goddard,	-	-	- 479,	125.00
		J. H. Washburn,	-	-	- 480,	266.66
		E. Chappell & Co.,	-	-	- 481,	70.80
		Eimer & Armond,	-	-	- 482,	55.55
		George Lippitt & Co.,	-	-	- 483,	21.90

		Check No.	
April 7.	James Walden, - - - -	- 484,	\$87.81
	Carpenter & Fowler, - - -	- 485,	9.58
	H. H. Flint, - - - -	- 486,	1.60
	James A. Brown, - - - -	- 487,	9.25
" 9.	Mary Batty, - - - -	- 488,	50.00
" 17.	J. W. Alsop, - - - -	- 489,	16 00
" 19.	E. Chappell & Co., - - -	- 490,	45.00
May 10.	Winters, Swift & Co., - -	- 491,	68.13
	Bushnell & Draper, - - -	- 492,	1.50
" 11.	W. E. Fenner, - - - -	- 493,	15.00
" 31.	W. G. Bell & Co., - - -	- 494,	12.75
	Winters, Swift & Co., - -	- 495,	34.17
June 14.	George Lippitt & Co., - -	- 496,	39.74
	W. A. Smith, - - - -	- 497,	5.42
" 16.	Winters, Swift & Co., - -	- 498,	67.62
" 29.	M. W. Stanley, - - - -	- 499,	43.97
	Potter & Martin, - - - -	- 500,	9.87
	Bradley & Miles, - - - -	- 501,	5.00
	Hannah Mayer, - - - -	- 502,	45.00
	Anna Wilson, - - - -	- 503,	45.00
	George Wilson, - - - -	- 504,	80.00
	Eimer & Armond, - - - -	- 505,	16.21
	J. H. Gregory, - - - -	- 506,	1.75
	Kellogg & Bulkeley, - - -	- 507,	60.00
	Peter Henderson & Co., - -	- 508,	1.00
	Tell & Schwaher, - - - -	- 509,	23.75
	R. E. Hawley, - - - -	- 510,	7.00
" 30.	G. L. Walker, - - - -	- 511,	5.14
	C. J. Mason, - - - -	- 512,	19.67
	H. Goddard, - - - -	- 513,	125.00
	L. P. Chamberlain, - - -	- 514,	250.00
	John Dunham, - - - -	- 515,	104.20
	R. B. Truscott, - - - -	- 516,	3.85
	J. H. Washburn, - - - -	- 517,	271.67
	Clark & Moriarty, - - -	- 518,	5.40
	S. S. Blaisdell, - - - -	- 519,	4.67
	H. H. Flint, - - - -	- 520,	15.39
	Hall & Bill Company, - - -	- 521,	15.50
	James Walden, - - - -	- 522,	31.65



		Check No.	
June 30.	Estate of William Sprague, -	- 523,	\$3.00
	Reid & Hughes, - - -	- 524,	6.00
	J. P. Barstow & Co., - - -	- 525,	202.33
	Carpenter & Fowler, - - -	- 526,	17.02
	Robert Fitch & Son, - - -	- 527,	12.60
	B. F. Koons, - - -	- 528,	400.00
	George L. Rosebrooks, agent, -	- 529,	135.00
	Balance, - - - - -	-	219.12
			<u>\$8,440.22</u>

This will certify that we have examined the within and foregoing account of J. P. Barstow, Treasurer of the Storrs Agricultural School, compared the vouchers therewith, and find the same correct, showing a balance in the hands of the Treasurer amounting to two hundred and nineteen dollars and twelve cents (\$219.12).

FRANK L. RODGERS, } *Auditors*  
 JNO. E. SCANLAN, } *Public Accounts.*

HARTFORD, Sept. 23, 1886.





REPORT  
OF THE  
DAIRY COMMISSIONER  
OF  
CONNECTICUT.

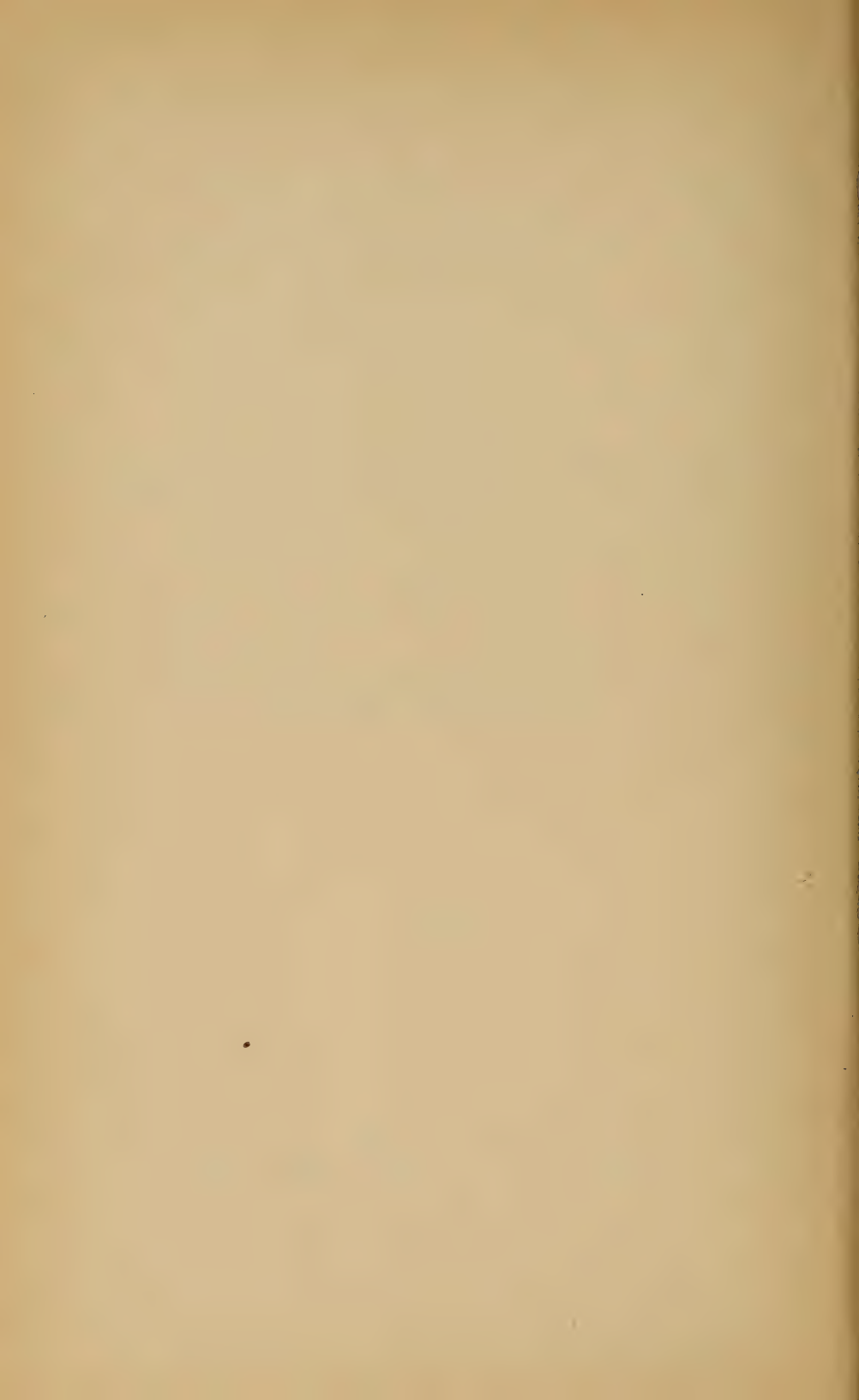
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1887.

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HARTFORD, CONN.:  
The Case, Lockwood & Brainard Company, Printers.  
1887.





## DAIRY COMMISSIONER'S REPORT.

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HONORABLE PHINEAS C. LOUNSBURY,  
*Governor of Connecticut :*

SIR : — An act entitled “ An Act to prevent and Punish Fraud,” was approved April 3, 1886 ; its object and purpose is to prevent the fraudulent sale and use of oleomargarine and other imitations of butter.

Under that act I was appointed Dairy Commissioner by your predecessor, Governor Henry B. Harrison. I am required by no law of which I am aware to make a report of my doings ; but the law being a new one, and of interest to almost every person in the commonwealth, it has seemed best to me to report to you my official doings and the practical operation of the law.

When I entered upon the duties of this office, although producers and consumers of butter were all favorably disposed toward the law, yet there was, as it seemed to me, a very general sentiment among manufacturers of and dealers in imitations of butter, that the law could not and would not be enforced. Although the law has been in operation but a few months, I think I may say that those manufacturers and dealers are thoroughly of the opinion that the law can be and has been enforced. It has been my aim to perform the duties of this office in a manner that should most thoroughly protect the people of the state from fraud and imposition, but not in a vindictive spirit, as it is protection, not money, that the people desire and demand under this law as I understand it ; there have been cases where I have refrained from prosecuting violators of the law, cases where it seemed to me that a warning and reprimand would answer the desired purpose.

Almost if not all first-class dealers in butter do not and will not sell oleomargarine and other imitations of butter; they are in favor of the strict enforcement of the law, and ready to co-operate to that end. On the other hand I have found dealers doing a large business who were selling oleomargarine as pure butter without having in their stores an ounce of the pure article; the effect of an attack on one of those parties was to drive him from the state and stop his business.

In the seven months intervening between May 1, 1886, and December 1, 1886, all the cities of the state and as many of the larger villages as has been possible in this limited time, have been visited by me in the prosecution of my work. I have secured a large number of samples of so-called butter, sixty-one of which were analyzed by the Connecticut Agricultural Experiment Station; sixteen of these samples were pronounced pure butter, and forty-five were pronounced adulterated. I have prosecuted thirty-nine different cases in which the fines and costs imposed amounted to \$2,562.88 — the same being \$62.88 more than the amount appropriated for my salary, and expenses for the current year.

My time has been so fully occupied in enforcing the law, that I have had little opportunity to gather statistics appertaining to the manufacture and sale of butter, and its imitations in the state. Knowing that many of the business men in the State were not conversant with the laws passed by the general assembly, even where such laws apply directly to their own business, I have had printed copies of the law under which I act sent to every grocer and marketman doing business in the state — and therewith was enclosed a request to each recipient to report to me the amount of pure and of adulterated butter sold by the recipient, the request being accompanied by the assurance that the information thus acquired would not be used in prosecutions or legal proceedings against any one, and that this information would be used simply as a help in arriving at the amounts of pure and adulterated butter sold in the state for the year ending September 1, 1886. This request has been complied with to some considerable

extent, and if it had been more fully complied with I could have furnished statistical information that would have been both interesting and useful to the entire public.

Using such data as have come to my hands, I estimate the number of cows in the state at 104,120, and that each cow produces on an average 91 pounds of butter per annum worth 25 cents per pound; this estimate I believe to be at least approximately correct. It gives as a result an annual production of butter in the state of the value of \$2,368,730, and I feel assured that this is not in excess of the actual value. It may be a matter of interest and utility to compare the value of our annual butter product with the value of our annual product of such staples as corn and potatoes; by our last census the state of Connecticut produced in one year: corn, 1,880,421 bushels, at 70 cents per bushel, \$1,319,294.70; potatoes, 2,584,262 bushels, at 40 cents per bushel, \$1,033,704.80. Total, \$2,349,999.50.

It will be seen from this comparison that the value of the annual butter production of our state exceeds the value of our annual production of corn and potatoes in the sum of \$18,730.50.

Again in using the data that have come to my hands, I estimate the amount of butter and imitations sold in the state for the past year as follows:

Pure butter, pounds,	-	-	7,970,562
Oleomargarine, etc.,	-	-	2,656,854
Total, -	-	-	10,627,416

Averaging the price paid by consumers for oleomargarine, etc., at 23 cents per pound, the amount realized therefrom comes to be \$611,076.42.

Reckoning its cost to retailers so that they could sell at 16 cents per pound and receive a fair profit, we get the sum of \$425,096.64. This gives the retailers \$185,979.79 more than they would have received had it been put honestly into the market and sold for what it really was. This is a plain and palpable fraud perpetrated on consumers. It is a loss of mag-



nitude to the consumer and a loss of much greater magnitude to the farmer, the latter being deprived of the sale of an honest production, and the former being compelled to pay for an article he did not receive. It is perfectly apparent that not only is the farmer deprived outright of the sale of a large amount of butter, but also that the low priced, fraudulent competition ruinously lessens the value of whatever butter the farmer is able to sell. The production and sale of butter is the largest single source of revenue known to the farmers of Connecticut, and this is being destroyed by an enterprise which is kept in existence solely by deceiving the public—an enterprise the very basis of which is a fraud of the meanest kind. Dairying is a branch of industry which can only be followed by rising early and toiling late; workers in that industry are deserving of attention, support, and defense. In my judgment, if this fraud can be stamped out the longest possible step will have been taken toward restoring our farmers to a prosperity they formerly enjoyed.

The creameries established in our state deserve more than a passing notice. Their tendency has been not only to increase the number of cows in the state, but they are steadily bringing the butter market up to a higher and more desirable standard. Private dairies, in order to compete with the creameries in matter of quality, must use the utmost care in the making of butter; it is not improper to remark, I think, in this connection that this lesson which the creameries are teaching to many farmers is needed, for it is to be lamented that a portion of the butter brought to market by farmers is of a low grade in quality.

I have been unable to get as full returns from the creameries as I have desired, but it is my hope and expectation that in another year I shall be able to give a more detailed account of creamery interests. From the best information I have been able to obtain I estimate the number of cows furnishing milk to the creameries in the state to be 5,088, producing in butter, 999,970 pounds; I estimate the amount of butter and its imitations consumed in the state to be 16,-

190,000 pounds ; the amount produced in the state, 9,474,921 pounds, leaving to be supplied from outside the state, 6,715,279 pounds.

It will be seen from this exhibit that the amount of butter and its imitations consumed in the state, is nearly twice as great as the amount of butter produced in the state : the honest market is far larger than the honest supply ; and if our farmers could be given the benefit of the market, which properly belongs to them, they could secure adequate and satisfactory prices.

Jobbers and wholesale dealers as a rule sell oleomargarine for what it is. I have until recently devoted my time to looking after retail dealers ; and to quite an extent they have been compelled to comply with the law, thereby enabling private families, as a rule, to get pure butter ; and I have yet to find the man, unless it be here and there a French Canadian, who would use oleomargarine in his own family, knowing it to be such. The great market for bogus butter is in boarding-houses, hotels, and restaurants ; seven-tenths of them use oleomargarine, much of it the vilest quality ; here is where the great public is most imposed upon, and where the state law is left *alone* to protect the thousands who daily dine at public tables. Lately I have undertaken the task of bringing the providers of the public tables to book, and the good results are beginning to appear.

That this law under which I act is mainly in the interest and for the protection of farmers alone, is a great mistake. Consumers are fully alive to their interest, and everywhere throughout the state they call for a prompt and rigid enforcement of the law ; to a man they are always ready to assist me in my task. While the farmer suffers loss, financially, through the fraudulent competition of oleomargarine it is still his privilege at all times to have pure butter for himself and his family, but other consumers are compelled to depend on the law alone for protection from the wholesale fraud ; they have suffered greatly and they ask for redress.

The charge that—to any considerable extent—farmers of

this state buy oleomargarine and mix it with butter for the market is, in my opinion, without foundation, as I have been unable, after thorough attention in this direction, to find a single instance of such misdoing.

This report would be incomplete if I should pass over or not notice the operation of the national law; and although I am loth to express my conclusions in that regard, I feel compelled so to do. The general government levies a tax on the manufacturers of and dealers in bogus butter, and when that tax is paid the demand of the national law is satisfied. Wherein the national law protects the consumer to any considerable extent I am unable to see. The firkin has upon it the revenue stamp, but it requires but little ingenuity to conceal that stamp, and such concealment is often effected. The retail dealer is required to mark each package of bogus butter which he delivers to the purchaser; but this is done, when done at all, by affixing a tag in a way and manner that is made careless with design. As a protection to consumers the national law is a failure, and the present tax is too small to benefit our dairies to any appreciable extent. A tax of ten cents per pound might more nearly have accomplished what the national law was intended to accomplish; but as matters now stand the national law is simply a source of revenue to the national government, and practically levies a tax on poor people who can ill afford to bear it.

The system of analyzing samples of butter at the Connecticut Agricultural Experiment Station is one that gives general satisfaction to parties who desire to deal in pure butter, and tends to protect dealers and consumers in Connecticut who buy their butter in New York and in other states. In this connection, I desire to express my thanks to Professor Johnson and his assistants for their valuable advice and prompt reports on all samples which I have sent to the station, as I have found them the only persons qualified and willing to assist me, which willingness has contributed in no small degree to the prompt enforcement of the law.

That our state law has accomplished much of what it was

intended to accomplish I think no one will dispute who examines into the facts so far ascertained ; and, with an appropriation sufficient in amount to enable the Dairy Commissioner to employ a small number of deputies, it would produce still more satisfactory results. Among the results that have been reached already I might mention facts such as these: A party who had sold 5,200 pounds of oleomargarine in the six months prior to May 1, 1886, has sold none since that date. In other instances sales have fallen off one-half after the signs required by the law have been posted ; and in other instances dealers selling three pounds of oleomargarine to one of butter have not sold a pound since the state law was enforced.

In my opinion, our state law is based on the right principle, that principle being that oleomargarine and other imitations of butter shall be sold, and used for *precisely* what they are. At first I had some question in my mind whether the fines were not excessive, but I am now satisfied that the fines should not be reduced. It is an easy matter for every dealer to comply with every requirement of the state law, and there is no more excuse for breaking that law than there is for breaking the law which forbids highway robbery.

Although the law is, in the main, a right and proper one, there are some minor amendments and additions which seem to me desirable, and which, in due time, I will bring to the notice of the general assembly.

Let me say in conclusion, that, in my opinion, bogus butter has come to stay. In the language of the streets, "there's money in it," and eternal vigilance will be the price of the genuine article in the future.

Respectfully submitted.

J. B. TATEM.









The Engraving of Springfield, Mass.

(MAIN HOSPITAL.)  
CONNECTICUT HOSPITAL FOR INSANE.  
AT MIDDLETOWN.







The Children's Hospital, Springfield, Mass.

SOUTH HOSPITAL.





The Clubhouse, West Springfield, Mass.

# TWENTY-FIRST REPORT

OF THE

## BOARD OF TRUSTEES

OF THE

### Connecticut Hospital for the Insane

FOR THE

STATE OF CONNECTICUT,

WITH

Superintendent's and Treasurer's Reports.

Presented to the General Assembly at its Session in January, 1887.

— ••• —

By Order of the General Assembly.

— ••• —

MIDDLETOWN, CONN.:

PELTON & KING, PRINTERS AND BOOKBINDERS, 32 AND 34 E. COURT STREET.

1886.



# Officers of the Hospital.

— ... —

## Board of Trustees.

HENRY B. HARRISON,	-	-	-	-	-	-	NEW HAVEN.
JAMES E. ENGLISH,	-	-	-	-	-	-	NEW HAVEN.
HENRY WOODWARD,	-	-	-	-	-	-	MIDDLETOWN.
ROBBINS BATTELL,	-	-	-	-	-	-	NORFOLK.
H. P. GEIB, M. D.,	-	-	-	-	-	-	STAMFORD.
H. SIDNEY HAYDEN,	-	-	-	-	-	-	WINDSOR.
LUCIUS S. FULLER,	-	-	-	-	-	-	TOLLAND.
SAMUEL G. WILLARD,	-	-	-	-	-	-	COLCHESTER.
CLARK E. BARROWS,	-	-	-	-	-	-	EASTFORD.
JOSEPH W. ALSOP, M. D.,	-	-	-	-	-	-	MIDDLETOWN.
ELISHA B. NYE, M. D.,	-	-	-	-	-	-	MIDDLETOWN.
BENJAMIN DOUGLAS,	-	-	-	-	-	-	MIDDLETOWN.
M. B. COPELAND,	-	-	-	-	-	-	<i>Treasurer.</i>

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## Resident Officers.

|                            |   |   |   |   |   |   |                                      |
|----------------------------|---|---|---|---|---|---|--------------------------------------|
| JAMES OLMSTEAD, M. D.,     | - | - | - | - | - | - | <i>Superintendent and Physician.</i> |
| WILLIAM E. FISHER, M. D.,  | } | - | - | - | - | - | <i>Assistant Physicians.</i>         |
| CHARLES E. STANLEY, M. D., |   |   |   |   |   |   |                                      |
| JAMES M. KENISTON, M. D.,  |   |   |   |   |   |   |                                      |
| HENRY S. NOBLE, M. D.,     |   |   |   |   |   |   |                                      |
| J. W. THAYER,              | - | - | - | - | - | - | <i>Clerk.</i>                        |
| P. W. SANDERSON,           | - | - | - | - | - | - | <i>Farmer.</i>                       |
| MRS. MARGARET DUTTON,      | - | - | - | - | - | - | <i>Matron.</i>                       |
| MRS. A. L. WILLIAMS,       | } | - | - | - | - | - | <i>Housekeepers.</i>                 |
| MRS. IDA E. KENDRICK,      |   |   |   |   |   |   |                                      |
| MRS. H. H. INGRAHAM,       |   |   |   |   |   |   |                                      |
| BENJAMIN F. GOULD,         | - | - | - | - | - | - | <i>Supervisor.</i>                   |

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All communications relative to the Admission, etc., of patients, should be addressed to the Superintendent. Blanks will be furnished on application.

# TRUSTEES' REPORT.



*To the Honorable the General Assembly of the*

*State of Connecticut :*

The Board of Trustees of the Connecticut Hospital for the Insane, at the completion of twenty years from its organization, respectfully present their twenty-first Report.

As reported last year, the erection of the wing, completing the new South Hospital building, was, by Governor Harrison, placed in charge of Messrs. Hayden, English, and Barrows, Trustees, who have finished the work of building and furnishing the same for less than the appropriation of fifty thousand dollars.

They have the pleasure of returning to the State Treasurer a balance of two thousand dollars.

This building, which was designed for and is used by the epileptic and other chronic insane, will accommodate three hundred.

It is found well adapted for its purpose, and at a cost of only four hundred dollars for each patient. They have large, well-lighted and ventilated dining, day, office and reception rooms, dormitories and single rooms.

The interior arrangements are so complete in design and finish as to be universally admired by experts from far and near, who have examined and adopted them as models for other buildings for a like purpose.

The cottage required for the residence of the late Superintendent, mentioned in the last report as in process of construction, has been completed and occupied.

It is gratifying to reflect that the last weeks of the lamented Dr. Shew's life were spent in this quiet retreat from the noise and bustle of the Hospital building, where he was much more comfortable than he would otherwise have been.

The Trustees have long felt the need of additional pasture land. Availing themselves of an opportunity to purchase, they

have secured seventy acres well adapted to their wants in Middlefield, for the sum of fourteen hundred and fifty dollars. On this land they have pastured seventeen head of cattle during the summer.

Other needed facilities and conveniences for the care of the large and increasing family have been required and furnished. To this work of twenty years they respectfully invite the members of the General Assembly and the people of our honored Commonwealth. They have now accommodations for twelve hundred and fifty patients and one hundred and fifty others, whose duty it is to provide and care for these afflicted ones. They hope and trust this will be found sufficient.

At the first, you did not require them to furnish accommodations for insane convicts, but as soon as possible after the passage of the present law, they provided a separate building for this class. They respectfully report that they find serious inconvenience in the practical working of this department.

As the State is now providing better accommodations at Wethersfield, they hope your Committee on State Prison will afford individual members of the Board and others deeply interested in this matter an opportunity to explain the wrong of the present system.

The associating the work of a prison, with its bolts and bars, with that of a curative institution, is not in the interest of humanity. As it is known to those inside the prison walls and to their friends outside that desirable transfers can be obtained through a commission, there have been frequent demands for changes, although so far as they can learn none of their patients have desired a transfer to Wethersfield.

In their opinion, you should furnish complete accommodation inside your prison walls for all convicts, whether in sickness or health, sane or insane.

By the provisions of the will of the late George Atwater, and on final settlement of the estate by the executor, the Hospital has come into possession of a fund amounting to twenty-one thousand five hundred and forty-nine dollars and seventy-one cents (\$21,549.71) to be kept separate from the other property of the Hospital, and known as the Atwater Fund.

This amount has been deposited with their Treasurer, and is to be kept invested under the direction of the Trustees.

The annual income from this fund is to be used for the support of the insane poor of Connecticut, giving preference to those belonging to the town of Hamden.

By the will of the late Mrs. Mary L. Townsend of New Haven, the executor, Judge Hayden, is directed to safely invest and deposit a sufficient amount with the Trustees, the interest of which will be sufficient to provide for all time a free bed at the Hospital, to be known as the Townsend bed; the executor to name the patient thus provided for.

This is the first opportunity afforded them of reporting individual help in providing accommodation for the insane. This supplementing the noble work of the State, from whom they have received liberal appropriations, is a pleasure to the Trustees, affording evidence of the undiminished confidence of the public. They hope other sums may be received, but trust it may not all come through the executors, but rather that individuals during life should provide free beds; visit the hospital and witness its practical working, and thereby learn it is more blessed to give than to receive.

In the nineteenth report they made mention of the death, on the 10th of March, of their lamented friend and fellow co-Trustee, Richard S. Fellows of New Haven, who had for many years prepared their reports.

The kind words there expressed and their sorrow for the loss of one so dear to them and useful to the State were written by the Trustee from Colchester, Rev. S. G. Willard, who is their valued Secretary. His voice and pen have rendered important help these twenty years, and at their last quarterly meeting by unanimous vote Rev. Mr. Willard was requested to write this report, but alas! this is not to be, as it is the will of our Heavenly Father that others must, as best they may, stand in the lot, and do the work so long and well done by him. He is on a bed of sickness, having been stricken down several months since. They continue to hope and pray that he may be spared and restored to them, but if not, as Christian men engaged in a work of charity and mercy, in deep humility will say "Thy will be done."

Before they close this report, one duty yet remains. The charter granted at the May Session, 1866, directed your Trustees after selecting a suitable site for the Hospital to elect a Superin-



tendent who should personally assist in the erection of the buildings. Fortunately they made choice of Dr. A. Marvin Shew to attend to and direct this matter. For twenty years Dr. Shew was with them; of his personal worth and valued services they have made frequent mention. No one could have accomplished more in hastening forward the work, or have taken better care of the afflicted ones sent to the Hospital. He had marked executive ability; inspired hope in the patients; confidence on the part of the public and of those associated with him. Suitable testimonials will be found on their Record Book. He died on Monday, the 12th of April. Death was occasioned by a fall on the stairway of the main Hospital which injured the spinal cord at the base of the brain, and though not supposed fatal, after some weeks of suffering terminated in apoplexy.

They are fortunate in filling the vacancy thus made by the appointment of Dr. James Olmstead, who has been First Assistant Physician for ten years, and is well qualified to fill the office of Superintendent.

For full particulars of the movement of population, number of individuals cared for during the year, the products of the farm, amount paid for various articles purchased, etc., they refer you to the separate reports annexed.

The terms of office of members from New Haven and Middlesex Counties expire in June next, and of Litchfield and Fairfield Counties expire in 1888 during the recess of the Legislature.

HENRY B. HARRISON, New Haven.

JAMES E. ENGLISH, New Haven.

HENRY WOODWARD, Middletown.

ROBBINS BATTELL, Norfolk.

H. P. GEIB, M. D., Stamford.

H. SIDNEY HAYDEN, Windsor.

LUCIUS S. FULLER, Tolland.

SAMUEL G. WILLARD, Colchester.

CLARK E. BARROWS, Eastford.

JOSEPH W. ALSOP, M. D., Middletown.

BENJAMIN DOUGLAS, Middletown.

ELISHA B. NYE, M. D., Middletown.

MIDDLETOWN, June 30, 1886.

## SUPERINTENDENT'S REPORT.

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*To the Board of Trustees of the*

*Connecticut Hospital for the Insane:*

GENTLEMEN—The report of the operations of the Hospital during the fiscal year ending June 30th, 1886, is presented with sadness and a deep sense of the loss sustained in the death of that able and accomplished Superintendent, who from the birth of this Institution until now has been your agent in managing its affairs. Those whose daily duties were most intimately associated with his, cherish most tenderly the memory of the genial traits of character which endeared him to us, and still feel his influence over us, months after that solemn April morning when he "fell asleep."

During the year our cares have not been light. At its beginning 1,019 patients were in the Hospital, and in the following twelve months 361 persons were admitted—175 men and 186 women; making the total number under treatment 1,380. The discharges, including deaths, were 234—114 men and 120 women; leaving in the Hospital at the end of the year 1,146 patients. The average number present was 1,077.84, of whom 487.86 were men and 589.98 were women.

### ADMISSIONS AND DISCHARGES.

A large majority of the admissions, viz., 322 out of 361, were by order of the Probate Court; 13 persons were sent by the criminal courts, and 12 by order of the Governor; of these 6 were convicts transferred from prison, and 6 were soldiers or seamen honorably discharged from service in the civil war. Only 14 were admitted whose friends paid their entire expenses.

Three persons, committed to our care in consequence of incorrect opinions as to their mental condition, remained under observation long enough to remove all doubt of their sanity, and were discharged as not insane.

As the appended tables show in detail, 18 of those admitted were in a state of senile decay; 20 were laboring under other than the first or second attack of insanity; 43 presented essentially incurable conditions, such as long standing epilepsy, imbecility, or paresis; no less than 140 persons were brought to the Hospital after the protracted duration of their malady had destroyed all reasonable hope of recovery.

Notwithstanding such unfavorable elements as these, we were enabled to discharge 73 persons as recovered, and 29 others so greatly improved that they could again participate, to some extent at least, in the duties and pleasures of their home life. In some of these cases grateful letters from themselves or their friends, (who little imagine how much such welcome intelligence cheers and strengthens asylum workers,) assured us that the improvement, begun here, continued until the patient was practically well. In this connection it may be permitted to emphasize the oft mentioned importance of early treatment. As clearly shown in Table XVII., about 50 per cent. of those admitted during the first three months of their illness have recovered. But the ratio regularly diminishes the longer treatment is postponed. Thus does the unwise reluctance of people to "incarcerate," as they sometimes say, their friends in a hospital stand in the way of their advantage. However, there is at least this satisfaction—when they do avail themselves of opportunities to become acquainted with the Institution, with the benevolent aims and earnest endeavors of those devoted to its success, prejudices and unreasonable suspicions are dispelled from candid minds.

Not by any means the weakest factor in giving a favorable impression to new comers and in contributing to the progress of patients toward recovery has been the erection of isolated buildings for the accommodation of chronic cases, many of whom—untidy, destructive, epileptic, demented—would obviously exert a painfully depressing effect upon some curable cases formerly of necessity associated with them. But as new wards have been provided, these old cases have been transferred, and this process of elimination has been followed by a gradual renovation of old wards—removing prison-like guards, introducing new and more

home-like furniture—until the contrast has become quite marked between the present aspect of the wards into which new patients are ushered and the appearance of the same wards five or more years ago. To a patient entering the Hospital to-day there is very little that suggests the proximity of a large number of chronic insane; and the latter, while far enough away to prevent the exercise of any injurious influence, are near enough for convenience in caring for them and in providing most economically everything necessary for their comfort.

## DEATHS.

The ratio of deaths during the year to the average number present was 7.14, which is below that of the majority of previous years, as shown by the customary table of deaths and their ratios from May 1, 1868, to June 30, 1886:

DEATHS AND THEIR RATIOS FROM MAY 1, 1868, TO JUNE 30, 1886.

Official Year.	Whole Number of Patients.	Daily Average No. of Patients.	DEATHS.			Per Cent. on Whole No. of Patients.	Per Cent. on Daily Average No. of Patients.
			Males.	Females.	Total.		
1868-69, -	268	85.47	14	1	15	5.59	17.57
1869-70, -	343	225.17	18	3	21	6.12	9.32
1870-71, -	307	237	11	10	21	6.71	8.86
1871-72, -	329	242.58	9	6	15	4.55	6.18
1872-73, -	336	264.53	12	9	21	6.25	7.86
1873-74, -	524	239.51	18	17	35	6.67	10.30
1874-75, -	605	425.80	21	15	36	5.95	8.45
1875-76, -	616	452.64	26	7	33	5.35	7.31
1876, 8 months,	548	456.97	9	6	15	2.73	3.28
1876-77, -	619	463.88	19	12	31	5.01	6.69
1877-78, -	629	474.17	27	13	40	6.36	8.43
1878-79, -	644	498.34	9	10	19	2.95	3.81
1879-80, -	654	514.63	16	14	30	4.58	5.82
1880-81, -	881	608.51	32	12	44	5.00	7.24
1881-82, -	1,079	789.27	47	32	79	7.32	10.01
1882-83, -	1,113	854.5	43	37	80	7.18	9.36
1883-84, -	1,103	883.2	34	21	55	4.98	6.22
1884-85, 7 mos.	1,132	946.31	19	20	39	3.44	4.12
1885-86, -	1,180	1,077.84	37	40	77	5.57	7.14

In 13 instances death appeared due solely to the exhausting action of mental disorder. In other cases pathological changes



in various organs reached their inevitable termination; thus 17 deaths resulted from pulmonary consumption, 4 from general paresis, 3 from diseases of the heart, 5 from apoplexy. In one instance an accident, which could not have been foreseen, resulted in the death of a patient. As you are aware, such procedures as the law requires were promptly taken, and the Hospital management was exonerated. It is gratifying to be able to note that no deaths were occasioned by suicide or homicide; and this notwithstanding the fact that an unusually large number of suicidal cases were under our care during a portion of the year, causing us extreme anxiety and necessitating especial watchfulness on the part of additional attendants. Of those who died, 15 had passed their seventieth birthday and 19 had for ten years or longer lived under the dark cloud of incurable insanity. For such souls what a happy release it is to leave the body! Of them truly may it be said, "'Tis the great birthright of mankind to die."

#### OCCUPATION

Of patients is an element of treatment which receives increased attention year by year as the old shackles of mechanical restraints drop off. Each case when admitted is, of course, made the object of individual study: this one requires supporting treatment, that one sedatives. But when acute symptoms are succeeded by convalescence and for the great mass of permanent residents, whose only home is an asylum, the foremost question is what can be done to divert their attention from hallucinations, to stop them from nursing their delusions, to retain (when recovery is impossible) at least a remnant of intelligent activity.

During the last three months of the year the experiment of having some of the convict insane do the work of mending men's garments proved successful, and we anticipate enlarging the sphere of their usefulness. Some patients, who are on parole and are not counted as workers, cheerfully exert themselves for the common good: for example, to one of them, a joiner by trade, we are indebted for the construction this summer of a commodious rustic arbor on the southern portion of the grounds. But the problem of occupation is far from solution, and no duty taxes more severely the ingenuity and resources of physicians in charge of the chronic insane.

The accompanying table, taken from the attendants' daily reports, June 30th, gives a partial idea of the occupations of our patients and shows that more are roused from listless idleness than perhaps the casual visitor, hastily inspecting, would suppose.

OCCUPATION.	Males.	Females.
Farm, - - - - -	41	—
Stables, - - - - -	14	—
Grounds, - - - - -	45	—
Workshops, - - - - -	3	—
Furnaces, - - - - -	9	—
Bakery, - - - - -	4	—
Laundry, - - - - -	5	31
Kitchens, - - - - -	20	12
Dining Rooms, - - - - -	60	40
Wards, - - - - -	66	50
Centres, - - - - -	3	4
Sewing Rooms, - - - - -	—	28
Sewing in Ward, - - - - -	7	37
Totals, - - - - -	277	202

In urging rational activity, we are often opposed by the indolence of patients or by various arguments springing from their delusions, and sometimes we are hampered by the ignorance of friends, who do not appreciate the evils of inertia. Much depends on the earnest coöperation of nurses and other attendants, who are alive to their responsibilities and ready to sacrifice their own comfort for the welfare of their patients.

All patients, who are able, at least walk out daily, and during the warm weather the wards are for hours practically deserted. Almost every summer day, unless it is too hot and dusty, women from different wards in rotation go out for a drive. Some of both sexes enjoy the privilege of walking about the grounds unattended, and a few have more extended parole. With these liberties, it is natural that occasional attempts to escape should occur. During the year, however, only  $2\frac{1}{2}$  per cent. of those under treatment succeeded in thus making their exit—a number within the average of previous years. It is especially gratifying to note the fact that no escape resulted in any injury to persons or property. Some quietly walked home, and either remained there permanently or after a visit returned to the Hospital;

others came back voluntarily or were brought back after a brief absence.

As during many years past, the utmost freedom is granted the men, who to the number of nearly 100 occupy the old dwelling houses under your control. They go in and out at pleasure, and at the farm cottage all are workers.

#### ACCOMMODATIONS.

Owing to the fact that the females in the Hospital population always outnumber the males, the new South Hospital was on its completion devoted entirely to women, for whom there is now plenty of room. Difficulty in accommodating male patients is, however, to be apprehended.

#### IMPROVEMENTS.

To keep in repair so large a property, exposed to the misuse of irrational persons, is a task requiring the closest attention and constant mechanical labor. In your monthly inspections you have observed that this important work was not neglected.

The growth of the institution having created the necessity of more systematic methods in the keeping and distribution of stores, these matters were in the spring placed under the charge of a store keeper, who receives goods, issues supplies on requisitions from housekeepers or other proper persons, and is able to show an accurate account of what is given out. At this date, (June 30th,) the new system has begun to run smoothly and bids fair to prove satisfactory. For a store house the substantial brick building, which had been occupied as a joiner's shop, was so conveniently situated and in every respect so appropriate that you wisely put it to that use. A plain wooden structure 100 feet long by 30 feet wide with a mansard roof, which makes it practically two stories high, was erected for a joiner's shop. A 15 horse power engine was provided as motor for the machinery with which the shop is equipped.

One of the most noteworthy improvements of the year was laying an asphalt walk, 5 feet wide and 1,760 feet long, in front of the three principal Hospital buildings. At all times, and especially during the stormy weather of winter, this walk has been highly appreciated by the large number of persons having occasion to use it.

As an additional safeguard in case of fire, four iron ladders

reaching from the roof nearly to the ground, have been attached to the walls of the main building with platforms accessible from windows on each floor, the approaches being under the control of attendants.

Owing to the constantly increasing amount of laundry work, more room was needed for sorting tables and for drying apparatus. A small addition, 14 feet by 25 feet, two stories high, was therefore made to the laundry.

An upright tubular boiler, which you purchased for summer use at the Middle Hospital, does satisfactory service, supplying steam enough for cooking and for hot water boilers in that building, with a much less amount of coal than heretofore.

During the year much has been done in the way of grading around the new Hospital building, and this portion of the grounds, in spite of natural disadvantages, already gives promise of becoming as attractive as any.

#### THE FARM,

That great exercise ground for patients, has contributed largely to their sustenance, as shown by the appended report of products. Every year something is done toward improving the land under cultivation. The extension of the main sewer has permitted a more systematic distribution of sewage over larger areas, and the results will undoubtedly prove more and more profitable. During the past year or two our farmer has been provided with facilities for boiling refuse bones from the slaughter house and kitchens; after boiling, these are ground and used with advantage as a fertilizing agent.

The importance of the ice crop and the frequent necessity of gathering it expeditiously led to the construction last fall of a rectangular basin 330 feet long and 100 feet wide, so located that cakes of ice would run on a slightly inclined plane directly to the ice house. This artificial pond was filled from our water pipes when the reservoirs were overflowing, and the full supply of ice (800 tons) was housed more quickly and economically than ever before.

#### FINANCES.

The price of board for all beneficiaries has continued at the rate of \$3.50 a week, and all the expenses of the Hospital have been met by the revenue derived from the board of patients. In



the appendix may be found the annual financial statement and an abstract of vouchers, which gives in detail an exhibit of expenditures.

#### ENTERTAINMENTS

In the amusement hall relieve the tedious length of many a winter evening. They are eagerly anticipated and greatly enjoyed by our patients. To the good friends who at much personal inconvenience generously contributed in this way to the pleasure of the unfortunate, hearty thanks are due. The following list gives an idea of the variety and quality of these performances:

##### READINGS.

Mrs. Noble and Miss Daisy Ives,	-	-	-	-	-	-	1 evening.
Mr. Edward Fabian,	-	-	-	-	-	-	1 "
Miss Nettie Taylor,	-	-	-	-	-	-	1 "

##### MUSICAL AND DRAMATIC ENTERTAINMENTS.

Hospital Troupe,	-	-	-	-	-	-	6 "
Wesleyan Students,	-	-	-	-	-	-	1 "
Company from Hartford Retreat,	-	-	-	-	-	-	1 "

##### LECTURES.

"Whale Fisheries," Mr. Charles Northend,	-	-	-	-	-	1 "
"Reminiscences," Mr. Charles Northend,	-	-	-	-	-	1 "
"Electricity," Mr. A. B. Morrill,	-	-	-	-	-	1 "
"Indian Manners and Customs," Capt. D. A. Tibballs,	-	-	-	-	-	1 "
"Switzerland," Rev. C. C. Salter,	-	-	-	-	-	1 "
"Rome," Rev. C. C. Salter,	-	-	-	-	-	1 "
"Trip in Europe," Mr. Edward Douglas,	-	-	-	-	-	1 "

##### MISCELLANEOUS ENTERTAINMENTS.

Concert, Hospital Orchestra assisted by Mrs. T. M. Davis,	-	-	-	-	-	1 "
Sociable with dancing,	-	-	-	-	-	10 "
Cantata, "Jephthah," by friends from South Farms	-	-	-	-	-	-
Methodist Church,	-	-	-	-	-	1 "
Ventriloquism, Mr. H. T. Bryant,	-	-	-	-	-	1 "

At many of the entertainments the Hospital Orchestra has rendered valuable assistance, and in summer the Hospital Band has been encouraged for the sake of frequent open air concerts on the lawn.

## RELIGIOUS SERVICES

Are held every Sunday afternoon in the Hospital chapel, which is filled with an appreciative audience. To clergymen of all denominations, living in this and neighboring towns, we are indebted for their kindness in conducting these exercises and in ministering consolation at the bedsides of the sick.

## DONATIONS.

We desire to acknowledge with thanks the following donations:

- Mrs. E. B. Monroe, bound volumes of Illustrated Christian Weekly.
- Mr. C. E. Church, bound volumes of N. Y. Tribune and several books.
- Mr. E. W. N. Starr, a copy of Holbrook's Military Tactics.
- Mrs. S. B. Davis, bound volumes of the Cultivator.
- Mr. L. R. Hazen, reports relating to the Worcester Lunatic Hospital.
- Mr. L. R. Hazen, the Century Magazine for the year.
- Hon. Robbins Battell, large oil painting.
- Chas. Scribner's Sons, Encyclopædia Britannica.
- Mr. H. D. A. Ward, Monthly Meteorological Reports, illustrated papers and magazines.

Also, the publishers of the following newspapers for gratuitous copies regularly received:

- The Courant, daily, Hartford.
- The Post, daily, Hartford.
- The Times, weekly, Hartford.
- Religious Herald, weekly, Hartford.
- The Palladium, weekly, New Haven.
- Tolland County Journal, weekly, Rockville.
- Tolland County Leader, weekly, Rockville.
- Sheltering Arms, monthly, New York.
- The Herald, daily, Middletown.
- The Sentinel and Witness, weekly, Middletown.
- The Constitution, weekly, Middletown.
- Bridgeport Standard, weekly, Bridgeport.
- Weekly Witness, weekly, New York.
- Prairie Home, weekly, Carthage, Dak.

Recent newspapers, the illustrated weeklies and monthlies are seized with avidity, and we would be glad to get more of them.

## CONCLUSION.

When you called me from the agreeable duties of previous years to a post of greater responsibility, the cordial support of

the experienced officers with whom I had so long been associated was of inestimable value and is gratefully appreciated. Dr. Stanley was fully prepared to take charge of the male patients in the main building and no addition to the staff was required.

Thankful acknowledgments are also due to all in various departments of labor who have faithfully served the Hospital and contributed their talents to the advantage of the patients.

With the assistance of those thus devoted to duty, and with the blessing of the Heavenly Father, it may be confidently expected that this grand charity, wisely entrusted to your charge, will continue to accomplish its beneficent work.

Respectfully submitted,

JAMES OLMSTEAD, M. D.,

*Superintendent.*

MIDDLETOWN, Conn., June 30th, 1886.

# FARMER'S REPORT.

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*To the Superintendent:*

## QUANTITY AND VALUE OF PRODUCTS.

Hay, - - -	108 tons,	- -	\$1,728 00
Corn Fodder, - -	11 "	- -	110 00
Ensilage, - - -	215 "	- -	860 00
Straw, - - -	19 "	- -	304 00
Rye, - - -	320 bushels,-	- -	256 00
Potatoes, - - -	4,809 "	- -	2,885 40
Carrots, - - -	65 "	- -	22 75
Beets, - - -	198 "	- -	79 20
Spinach, - - -	221 "	- -	154 70
Beet Greens, - -	195 "	- -	87 00
Onions, - - -	261 "	- -	234 90
Turnips, - - -	427 "	- -	106 25
Beans (String), -	59 "	- -	59 00
Beans (in Shell), -	211 "	- -	211 00
Peas, - - -	138 "	- -	207 00
Parsnips, - - -	125 "	- -	56 25
Sweet Corn, - -	482 "	- -	265 10
Cucumbers, - -	291 "	- -	218 25
Tomatoes, - - -	144 "	- -	108 00
Radishes, - - -	5 "	- -	5 00
Currants, - - -	6 "	- -	12 00
Apples, - - -	140 "	- -	110 00



Cider,	-	-	-	45 barrels,	-	-	\$90 00
Lettuce,	-	-	-	1,000 heads,	-	-	20 00
Cabbage,	-	-	-	4,600 "	-	-	230 00
Celery,	-	-	-	7,000 "	-	-	280 00
Melons,	-	-	-	11,000 pounds,	-	-	220 00
Asparagus,	-	-	-	150 "	-	-	15 00
Beef,	-	-	-	16,808 "	-	-	1,537 44
Pork,	-	-	-	24,541 "	-	-	1,472 46
Chickens,	-	-	-	225 "	-	-	42 30
Squash,	-	-	-	11,520 "	-	-	230 40
Milk (grass fed),	-	-	-	67,120 quarts,	-	-	3,020 40
Strawberries,	-	-	-	2,320 "	-	-	278 90
Pigs (sold),	-	-	-	22	-	-	77 60
Calves (sold),	-	-	-	25	-	-	50 00
Eggs,	-	-	-	520 dozen,	-	-	93 60

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\$15,837 80

The farm stock consists of seven horses, four working oxen, two bulls, fifty-three cows, eight yearlings, ninety-nine hogs, fifty shotes, and one hundred and sixty hens.

Respectfully submitted,

P. W. SANDERSON,

*Farmer.*

TABLE I.

## GENERAL STATISTICS OF THE YEAR.

	Males.	Females.	Total.
Number at the beginning of the year, -	462	557	1019
Admitted in the year, - - - -	175	186	361
Total present in the year, - - - -	637	743	1380
Discharged—Recovered, - - - -	25	48	73
Improved, - - - -	14	15	29
Stationary, - - - -	38	17	55
Died, - - - -	37	40	77
Remaining at the end of the year, - -	523	623	1146
Average present during the year, - -	487.86	589.98	1077.84

TABLE II.

## ADMISSIONS AND DISCHARGES SINCE THE OPENING OF THE HOSPITAL.

	Males.	Females.	Total.
Admitted, - - - - -	2018	1747	3765
Discharged—Recovered, - - - -	407	357	764
Improved, - - - -	287	246	533
Stationary, - - - -	380	236	616
Died, - - - -	421	285	706

*Average Number Present Each Year since the Opening of the Hospital.*

YEARS.	Males.	Females.	Total.
1868-69, - - - - -	79.35	6.12	85.47
1869-70, - - - - -	110.63	114.54	225.17
1870-71, - - - - -	115.97	117.72	233.69
1871-72, - - - - -	124.21	118.44	242.65
1872-73, - - - - -	132.11	132.43	264.54
1873-74, - - - - -	146.43	193.29	339.72
1874-75, - - - - -	198.54	227.19	425.73
1875-76, - - - - -	225.60	227.02	452.62
1876—April 1st to Nov. 30th, - -	228.39	228.57	456.97
1876-77, - - - - -	231.45	232.43	463.88
1877-78, - - - - -	236.11	238.06	474.17
1878-79, - - - - -	244.57	253.76	498.34
1879-80, - - - - -	250.08	263.95	514.63
1880-81, - - - - -	293.17	315.39	608.51
1881-82, - - - - -	357.26	432.01	789.27
1882-83, - - - - -	385.61	468.89	854.50
1883-84, - - - - -	402.58	480.64	883.22
1884—To June 30th, 1885, - - -	427.55	518.76	946.31
1885-86, - - - - -	487.86	589.98	1077.84

TABLE III.

AGES OF PERSONS ADMITTED DURING THE YEAR.

AGE.	When Admitted.			When Attacked.		
	Males.	Females.	Total.	Males.	Females.	Total.
Under 15, -	—	2	2	7	3	10
15 to 20, -	6	6	12	8	7	15
20 to 25, -	18	16	34	22	21	43
25 to 30, -	22	25	47	17	33	50
30 to 35, -	25	24	49	13	19	32
35 to 40, -	25	22	47	18	28	46
40 to 45, -	11	13	24	8	8	16
45 to 50, -	16	24	40	9	21	30
50 to 60, -	19	24	43	13	15	28
60 to 70, -	15	15	30	12	12	24
70 to 80, -	10	8	18	5	8	13
80 and over, -	5	2	7	2	—	2
Unknown, -	3	2	5	41	8	49
Not Insane, -	—	3	3	—	3	3
Total, -	175	186	361	175	186	361

TABLE IV.

NUMBER AT EACH AGE SINCE THE OPENING OF THE HOSPITAL.

AGE.	When Admitted.			When Attacked.		
	Males.	Females.	Total.	Males.	Females.	Total.
Under 15, -	7	5	12	58	22	80
15 to 20, -	85	58	143	146	113	259
20 to 25, -	221	175	396	260	237	497
25 to 30, -	281	207	488	259	277	536
30 to 35, -	262	213	475	239	218	457
35 to 40, -	260	233	493	211	237	448
40 to 45, -	197	213	410	154	158	312
45 to 50, -	171	185	356	133	149	282
50 to 60, -	240	232	472	192	160	352
60 to 70, -	159	131	290	132	68	200
70 to 80, -	70	51	121	36	38	74
80 and over, -	19	23	42	8	9	17
Unknown, -	9	9	18	153	49	202
Not Insane, -	37	12	49	37	12	49
Total, -	2018	1747	3765	2018	1747	3765

*TABLE V.*  
NATIVITY OF PATIENTS ADMITTED.

NATIVITY.	Within the Year.			Since the Opening.		
	Males.	Females.	Total.	Males.	Females.	Total.
Connecticut, -	75	80	155	1095	792	1887
Florida, - -	—	—	—	2	—	2
Georgia, - -	—	—	—	—	1	1
Iowa, - - -	—	—	—	1	—	1
Louisiana, - -	—	—	—	1	2	3
Maine, - - -	—	—	—	7	4	11
Maryland, - -	—	1	1	3	2	5
Massachusetts, -	6	4	10	59	29	88
Michigan, - -	1	—	1	2	1	3
New Hampshire, -	1	—	1	4	1	5
New Jersey, - -	1	—	1	14	3	17
New York, - -	10	10	20	110	93	203
North Carolina, -	—	—	—	8	—	8
Ohio, - - -	—	2	2	1	3	4
Pennsylvania, -	—	1	1	8	5	13
Rhode Island, -	3	—	3	27	14	41
South Carolina, -	—	—	—	2	—	2
Tennessee, - -	—	—	—	1	—	1
Vermont, - - -	2	1	3	7	5	12
Virginia, - - -	—	1	1	4	12	16
Canada, Domin'n of,	3	2	5	23	11	34
Bermuda, - - -	—	—	—	1	—	1
Cuba, - - -	—	2	2	—	4	4
Austria, - - -	—	—	—	—	2	2
Denmark, - - -	1	—	1	2	1	3
England, - - -	8	8	16	71	61	132
France, - - -	—	—	—	6	4	10
Germany, - - -	13	13	26	93	91	184
Ireland, - - -	40	51	91	400	560	960
Italy, - - -	1	—	1	3	4	7
Norway, - - -	—	—	—	2	—	2
Russia, - - -	—	3	3	1	5	6
Scotland, - - -	1	1	2	12	16	28
Spain, - - -	1	—	1	3	—	3
Sweden, - - -	1	3	4	15	10	25
Switzerland, - -	—	—	—	7	—	7
Wales, - - -	1	—	1	2	—	2
Unknown, - - -	6	3	9	21	11	32
Total, - - -	175	186	361	2018	1747	3765

*TABLE VI.*  
RESIDENCE OF PATIENTS ADMITTED.

RESIDENCE.	Within the Year.			Since the Opening.		
	Males.	Females.	Total.	Males.	Females.	Total.
State at Large, -	22	—	22	145	22	167
Hartford County, -	27	36	63	425	371	796
New Haven " -	51	57	108	518	541	1059
New London " -	20	17	37	200	178	378
Windham " -	8	9	17	59	64	123
Litchfield " -	6	12	18	108	123	231
Middlesex " -	11	18	29	200	149	349
Tolland " -	3	9	12	46	65	111
Fairfield " -	27	28	55	307	232	539
Elsewhere, - -	—	—	—	10	2	12
Total, - - -	175	186	361	2018	1747	3765



*TABLE VII.*  
OCCUPATION OF THOSE ADMITTED.

OCCUPATION.	Within the Year.			Since the Opening.		
	Males.	Females.	Total.	Males.	Females.	Total.
Accountants, - - - - -	—	—	—	19	—	19
Actors, - - - - -	—	—	—	2	2	4
Agents, - - - - -	2	—	2	14	—	14
Artists, - - - - -	—	—	—	4	1	5
Bakers, - - - - -	—	—	—	1	—	1
Barbers, - - - - -	—	—	—	5	—	5
Bar Tenders, - - - - -	1	—	1	5	—	5
Blacksmiths, - - - - -	—	—	—	21	—	21
Boiler Makers, - - - - -	—	—	—	3	—	3
Book Binders, - - - - -	—	—	—	1	2	3
Brewers, - - - - -	1	—	1	2	—	2
Brokers, - - - - -	1	—	1	2	—	2
Brush Makers, - - - - -	—	—	—	2	—	2
Butchers, - - - - -	—	—	—	8	—	8
Cabinet Makers, - - - - -	—	—	—	8	—	8
Carmen, - - - - -	—	—	—	2	—	2
Carpenters, - - - - -	8	—	8	57	—	57
Carriage Makers, - - - - -	1	—	1	10	—	10
Chemists, - - - - -	—	—	—	1	—	1
Cigar Makers, - - - - -	—	—	—	12	1	13
Clerks, - - - - -	4	—	4	44	—	44
Clergymen, - - - - -	1	—	1	5	—	5
Clock Makers, - - - - -	—	—	—	1	—	1
Coachmen, - - - - -	—	—	—	8	—	8
Commercial Travelers, - - - - -	—	—	—	9	—	9
Coopers, - - - - -	—	—	—	2	—	2
Curriers, - - - - -	1	—	1	5	—	5
Dentists, - - - - -	—	—	—	1	—	1
Domestics, - - - - -	—	33	33	—	352	352
Druggists, - - - - -	—	—	—	10	—	10
Dyers, - - - - -	—	—	—	5	—	5
Electro Platers, - - - - -	—	—	—	3	—	3
Engineers, - - - - -	2	—	2	5	—	5
Factory Employes, - - - - -	17	20	37	137	105	242
Farmers, - - - - -	15	—	15	361	—	361
Fish Hook Makers, - - - - -	—	—	—	2	—	2
Fishermen, - - - - -	1	—	1	4	—	4
Gardeners, - - - - -	3	—	3	14	—	14
Glass Cutters, - - - - -	—	—	—	1	—	1
Gunsmiths, - - - - -	—	—	—	2	—	2
Harness Makers, - - - - -	—	—	—	12	—	12
Hatters, - - - - -	3	—	3	18	1	19
Hostlers, - - - - -	1	—	1	17	—	17
Housekeepers, - - - - -	—	10	10	—	134	134
Housewives, - - - - -	—	79	79	—	698	698
Janitors, - - - - -	—	—	—	1	—	1
Jewelers, - - - - -	—	—	—	3	—	3
Journalists, - - - - -	—	—	—	1	—	1
Laborers, - - - - -	47	—	47	420	—	420

TABLE VII.—Continued.  
OCCUPATION OF THOSE ADMITTED.

OCCUPATION.	Within the Year.			Since the Opening.		
	Males.	Females.	Total.	Males.	Females.	Total.
Landlords, - - - -	1	—	1	2	—	2
Lawyers, - - - -	—	—	—	5	—	5
Lumbermen, - - - -	1	—	1	2	—	2
Machinists, - - - -	6	—	6	64	—	64
Manufacturers, - - - -	—	—	—	20	—	20
Masons, - - - -	2	—	2	23	—	23
Mechanics, - - - -	13	—	13	142	—	142
Merchants, - - - -	4	—	4	60	1	61
Millers, - - - -	—	—	—	2	—	2
Milliners, - - - -	—	1	1	—	6	6
Moulders, - - - -	2	—	2	16	—	16
News Boys, - - - -	—	—	—	4	—	4
Night Watchmen, - - - -	1	—	1	9	—	9
No Employment, - - - -	13	27	40	136	259	395
Nurse, - - - -	—	—	—	—	1	1
Painters, - - - -	1	—	1	34	—	34
Plumbers, - - - -	—	—	—	2	—	2
Peddlers, - - - -	—	—	—	6	1	7
Physicians, - - - -	—	—	—	7	—	7
Pilots, - - - -	—	—	—	3	—	3
Powder Makers, - - - -	—	—	—	1	—	1
Printers, - - - -	1	—	1	7	1	8
Pump Makers, - - - -	—	—	—	1	—	1
Quarrymen, - - - -	—	—	—	17	—	17
Railroad Employes, - - - -	—	—	—	14	—	14
Rubber Workers, - - - -	—	—	—	2	—	2
Sailors, - - - -	2	—	2	27	—	27
Sail Makers, - - - -	—	—	—	2	—	2
Saloon Keepers, - - - -	1	—	1	7	—	7
Seamstresses, - - - -	—	5	5	—	57	57
Soldiers, - - - -	—	—	—	1	—	1
Shoe Makers, - - - -	6	—	6	27	—	27
Students, - - - -	1	2	3	11	16	27
Speculators, - - - -	—	—	—	1	—	1
Stone Cutters, - - - -	—	—	—	2	—	2
Tailors, - - - -	—	—	—	15	8	23
Teachers, - - - -	1	7	8	16	59	75
Teamsters, - - - -	3	—	3	3	—	3
Telegraph Operators, - - - -	—	—	—	3	—	3
Tinsmiths, - - - -	—	—	—	9	—	9
Truss Makers, - - - -	—	—	—	1	—	1
Unknown, - - - -	3	2	5	21	32	53
Upholsterers, - - - -	—	—	—	3	—	3
Waiters, - - - -	—	—	—	6	—	6
Weavers, - - - -	4	—	4	10	9	19
Wire Weavers, - - - -	—	—	—	1	—	1
Wood Carvers, - - - -	—	—	—	3	1	4
Total, - - - -	175	186	361	2018	1747	3765

## TABLE VIII.

## CIVIL CONDITION OF THOSE ADMITTED.

	Within the Year.			Since the Opening.		
	Males.	Females.	Total.	Males.	Females.	Total.
Single, - - - -	85	64	149	1016	722	1738
Married, - - - -	69	89	158	829	745	1574
Widowed, - - - -	17	31	48	132	246	378
Unknown, - - - -	4	2	6	41	34	75
Total, - - - -	175	186	361	2018	1747	3765

## TABLE IX.

## HOW COMMITTED.

	Within the Year.			Since the Opening.		
	Males.	Females.	Total.	Males.	Females.	Total.
By Friends, - - -	6	8	14	135	91	226
Probate Judges, - -	145	177	322	1640	1621	3261
Judges of Superior Court, -	8	—	8	111	10	121
Governor's Orders, - -	12	—	12	78	7	85
Justice or Police Courts, -	4	1	5	53	18	71
Order of General Assembly,	—	—	—	1	—	1
Total, - - - -	175	186	361	2018	1747	3765

## TABLE X.

## HOW SUPPORTED.

	Within the Year.			Since the Opening.		
	Males.	Females.	Total.	Males.	Females.	Total.
By Self or Friends (paying),	6	8	14	138	91	229
By State and Friends (indigent)	43	72	115	565	655	1220
By State and Town (pauper),	104	106	210	1148	978	2126
By State alone, - - -	22	—	22	167	23	190
Total, - - - -	175	186	361	2018	1747	3765

*TABLE XI.*  
FORM OF DISEASE IN THOSE ADMITTED.

FORM OF DISEASE.	Within the Year.			Since the Opening.		
	Males.	Females.	Total.	Males.	Females.	Total.
Mania—Acute, - -	27	39	66	509	399	908
Chronic, - -	51	43	94	565	626	1191
Epileptic, - -	11	7	18	106	58	164
Hysterical, - -	—	3	3	—	6	6
Puerperal, - -	—	4	4	—	41	41
Suicidal, - -	—	—	—	4	5	9
Homicidal, - -	—	—	—	5	3	8
Recurrent, - -	—	4	4	25	29	54
Delirium—Simple, - -	—	—	—	12	—	12
Monomania, - -	—	—	—	15	4	19
Melancholia—Acute, -	22	40	62	219	248	467
Chronic, -	18	12	30	111	114	225
Attonita, -	—	2	2	6	5	11
General Paresis, - -	2	3	5	67	9	76
Methomania, - -	12	2	14	95	8	103
Dementia—Acute, - -	—	—	—	15	16	31
Chronic, -	13	14	27	115	90	205
Senile, -	10	8	18	52	58	110
Imbecility, - -	9	1	10	58	14	72
Neurasthenia, - -	—	1	1	2	2	4
Not Insane, - -	—	3	3	37	12	49
Total, - - - -	175	186	361	2018	1747	3765

*TABLE XII.*  
COMPLICATIONS (OF NERVOUS SYSTEM) IN THOSE ADMITTED.

COMPLICATIONS.	Within the Year.			Since the Opening.		
	Males.	Females.	Total.	Males.	Females.	Total.
Aphasia, - - - -	—	—	—	6	—	6
Apoplexy, - - - -	—	—	—	6	1	7
Chorea, - - - -	—	—	—	5	7	12
Epilepsy, - - - -	12	7	19	107	58	165
Hemiplegia, - - - -	1	2	3	7	7	14
Hysteria, - - - -	—	3	3	—	12	12
Hereditary Tendency, -	40	59	99	476	405	881
Paraplegia, - - - -	—	—	—	2	4	6
Paralysis Agitans, - -	—	—	—	1	1	2
Pseudo Hypertrophic Paralysis	—	—	—	—	1	1
Prog. Muscular Atrophy, -	—	—	—	1	1	2
Spinal Paralysis, - -	1	—	1	2	—	2
Syphilis, - - - -	—	4	4	8	9	17
Without Complications, -	121	111	232	1397	1241	2638
Total, - - - -	175	186	361	2018	1747	3765



TABLE XIII.

NUMBER OF ATTACKS IN THOSE ADMITTED.

	Within the Year.			Since the Opening.		
	Males.	Females.	Total.	Males.	Females.	Total.
First, - - - -	101	137	238	1388	1323	2711
Second, - - - -	7	23	30	201	204	405
Third, - - - -	5	8	13	57	70	127
Fourth, - - - -	—	2	2	26	22	48
Fifth, - - - -	1	1	2	9	15	24
Sixth, - - - -	1	—	1	7	6	13
Seventh, - - - -	—	—	—	4	6	10
Eighth, - - - -	—	—	—	1	5	6
Several, - - - -	1	1	2	46	20	66
Unknown, - - - -	59	11	70	242	64	306
Not Insane, - - - -	—	3	3	37	12	49
Total, - - - -	175	186	361	2018	1747	3765

TABLE XIV.

DURATION OF INSANITY BEFORE ENTRANCE OF THOSE ADMITTED.

	Within the Year.			Since the Opening.		
	Males.	Females.	Total.	Males.	Females.	Total.
Less than 1 month, - -	16	38	54	262	225	487
1 to 3 months, - -	12	26	38	261	194	455
3 to 6 " - -	13	10	23	188	168	356
6 to 9 " - -	9	16	25	110	113	223
9 to 12 " - -	3	4	7	74	55	129
12 to 18 " - -	14	12	26	131	135	266
18 to 24 " - -	2	8	10	70	68	138
2 to 3 years, - -	14	15	29	171	156	327
3 to 5 " - -	14	15	29	157	175	332
5 to 10 " - -	12	16	28	161	176	337
10 to 15 " - -	9	6	15	91	78	169
15 to 20 " - -	6	3	9	38	47	85
20 to 25 " - -	1	5	6	27	27	54
25 to 30 " - -	4	—	4	22	12	34
30 and over, - -	4	1	5	18	32	50
Unknown, - -	42	8	50	200	74	274
Not Insane, - -	—	3	3	37	12	49
Total, - - - -	175	186	361	2018	1747	3765

## TABLE XV.

## CAUSES OF INSANITY IN THOSE ADMITTED.

CAUSES.	Within the Year.			Since the Opening.		
	Males.	Females.	Total.	Males.	Females.	Total.
Anxiety of mind, business, and otherwise, - - - -	1	4	5	96	55	151
Abortion, - - - -	—	2	2	—	2	2
Apoplexy, - - - -	1	2	3	16	5	21
Cerebral Tumor, - - - -	—	—	—	1	—	1
Cerebro-Spinal Meningitis, -	—	2	2	—	6	6
Confinement, - - - -	4	—	4	14	—	14
Congenital Defect, - - - -	3	—	3	8	3	11
Connected with the Affections, Domestic Difficulties, -	7	8	15	59	112	171
Dissipation, - - - -	1	5	6	15	54	69
Epilepsy, - - - -	1	2	3	6	7	13
Excessive Venery, - - - -	11	7	18	105	57	162
Fluctuations of Fortune, - -	—	—	—	18	—	18
Fevers, - - - -	3	1	4	30	14	44
Hysteria, - - - -	—	1	1	9	11	20
Ill Health, - - - -	—	3	3	—	8	8
Injuries to Head and Spine, -	6	15	21	154	251	405
Intemperance, - - - -	4	1	5	39	8	47
Masturbation, - - - -	23	9	32	298	56	354
Menopausis, - - - -	5	2	7	109	20	129
Menstruation, Disorders of, -	—	4	4	—	29	29
Meningitis, Acute, - - - -	—	4	4	—	10	10
Nervous Shock, - - - -	—	1	1	—	3	3
Nostalgia, - - - -	—	1	1	6	7	13
Not Insane, - - - -	—	1	1	3	5	8
Old Age, - - - -	—	3	3	37	12	49
Over Study, - - - -	10	7	17	30	35	65
Opium Habit, - - - -	1	1	2	9	15	24
Over Work, - - - -	—	1	1	—	6	6
Partial Insolation, - - - -	2	11	13	49	62	111
Puerperal State, Pregnancy, &c., -	3	—	3	20	2	22
Religion, - - - -	—	9	9	—	73	73
Syphilis, - - - -	—	5	5	32	50	82
Tobacco, - - - -	—	4	4	8	9	17
Tuberculosis, - - - -	—	—	—	7	—	7
Uterine Diseases, - - - -	—	—	—	1	—	1
Starvation and Privation, -	—	3	3	—	26	26
Unknown, - - - -	1	1	2	1	2	3
Unknown, - - - -	88	66	154	838	732	1570
Total, - - - -	175	186	361	2018	1747	3765

TABLE XVI.

RECOVERED OF THOSE ATTACKED AT THE SEVERAL AGES  
SINCE THE OPENING OF THE HOSPITAL.

AGE.	Number Recovered.			Per Cent Recovered of those Attacked since the Opening.		
	Males.	Females.	Total.	Males.	Females.	Total.
Under 15, - -	—	1	1	—	4.54	1.25
15 to 20, - -	22	28	50	15.06	24.77	19.30
20 to 25, - -	64	55	119	24.61	23.20	23.92
25 to 30, - -	63	59	122	24.32	21.37	22.76
30 to 35, - -	56	45	101	23.43	20.64	22.10
35 to 40, - -	59	42	101	27.96	17.72	22.54
40 to 45, - -	40	40	80	25.90	25.31	25.06
45 to 50, - -	36	25	61	27.06	16.77	21.63
50 to 60, - -	39	45	84	20.31	28.12	23.86
60 to 70, - -	24	12	36	18.18	17.63	18.00
70 to 80, - -	3	5	8	8.33	13.15	10.81
Over 80, - -	1	—	1	12.50	—	5.88
Total, - -	407	357	764			

TABLE XVII.

RECOVERED AFTER VARIOUS DURATIONS OF DISEASE  
BEFORE TREATMENT SINCE THE OPENING.

DURATION.	Number Recovered.			Per Cent Recovered.		
	Males.	Females.	Total.	Males.	Females.	Total.
Under 1 month, -	149	107	256	56.87	47.55	52.56
1 to 3 months, -	115	81	196	44.06	41.23	43.07
3 to 6 " -	53	60	113	28.19	35.71	31.74
6 to 9 " -	26	31	57	22.63	27.43	25.56
9 to 12 " -	18	17	35	24.32	30.90	27.13
1 to 2 years, -	23	26	49	11.44	12.80	12.12
2 to 3 " -	11	12	23	6.43	7.69	7.03
3 to 5 " -	8	12	20	5.08	6.85	6.02
5 to 10 " -	4	8	12	2.42	4.54	3.56
Over 10 " -	—	3	3	—	1.53	.76
Total, - -	407	357	764			

TABLE XVIII.

DURATION OF TREATMENT OF THOSE RECOVERED SINCE  
THE OPENING.

DURATION.	Number Recovered.		
	Males.	Females.	Total.
Under 1 month, - - - -	55	21	76
1 to 2 months, - - - -	73	37	110
2 to 3 " - - - -	66	67	133
3 to 6 " - - - -	93	100	193
6 to 9 " - - - -	41	44	85
9 to 12 " - - - -	30	25	55
12 to 18 " - - - -	27	26	53
18 to 24 " - - - -	5	12	17
2 to 3 years, - - - -	9	10	19
3 to 5 " - - - -	7	10	17
Over 5 " - - - -	1	5	6
Total, - - - -	407	357	764
Average duration of all, - -	7.11 mos.	8.39 mos.	7.22 mos.

TABLE XIX.

WHOLE DURATION OF DISEASE OF THOSE RECOVERED  
SINCE THE OPENING.

DURATION.	Number Recovered.		
	Males.	Females.	Total.
Under 1 month, - - - -	35	10	45
1 to 2 months, - - - -	57	21	78
2 to 3 " - - - -	36	23	59
3 to 6 " - - - -	85	79	164
6 to 9 " - - - -	51	60	111
9 to 12 " - - - -	42	39	81
12 to 18 " - - - -	37	43	80
18 to 24 " - - - -	16	19	35
2 to 3 years, - - - -	23	20	43
3 to 5 " - - - -	17	21	38
Over 5 " - - - -	8	22	30
Total, - - - -	407	357	764
Average duration of all, - -	10.19 mos.	14.79 mos.	12.50 mos.



TABLE XX.

FORM OF DISEASE OF THOSE RECOVERED SINCE THE OPENING.

DISEASE.	Number Recovered.			Per Cent Recovered of Each Form Admitted.		
	Males.	Females.	Total.	Males.	Females.	Total.
Mania—Acute, - - -	225	146	371	44.20	36.58	40.85
Chronic, - - -	20	51	71	3.53	8.14	5.96
Epileptic, - - -	3	1	4	2.83	1.72	2.43
Hysterical, - - -	—	4	4	—	66.66	66.66
Puerperal, - - -	—	23	23	—	56.09	56.09
Recurrent, - - -	8	12	20	32.00	41.37	37.03
Suicidal, - - -	—	2	2	—	40.00	22.22
Delirium, Simple, - -	12	—	12	100.00	—	100.00
Dementia, Acute, - -	3	4	7	20.00	25.00	22.58
Monomania, - - -	4	1	5	26.66	25.00	26.31
Methomania, - - -	31	7	38	32.63	87.50	36.89
Melancholia, Acute, -	87	79	166	39.72	31.85	33.19
Chronic, - - -	13	25	38	11.72	21.93	16.88
Neurasthenia, - - -	1	2	3	50.00	100.00	75.00
Total, - - - -	407	357	764			

TABLE XXI.

CAUSE EXCITING OF DISEASE OF THOSE RECOVERED SINCE THE OPENING.

CAUSE.	Number Recovered.			Per Cent Recovered of Each Class Admitted.		
	Males.	Females.	Total.	Males.	Females.	Total.
Anx. of mind, bus. & otherwise	26	20	46	27.08	36.36	30.46
Connected with the affections,	23	28	51	38.98	25.00	29.23
Connected with fluctuations of fortune, - - -	10	4	14	33.33	28.50	31.81
Connected with religion, -	14	16	30	43.75	32.00	36.58
Domestic Difficulties, -	2	14	16	13.33	25.02	23.34
Epilepsy, - - - -	3	1	4	2.85	1.75	2.46
Excessive Venery, - - -	5	—	5	27.77	—	27.77
Fevers, - - - -	1	1	2	11.11	9.09	10.00
Ill Health, - - - -	40	67	107	25.97	26.69	26.41
Intemperance, - - -	106	20	126	35.57	35.71	35.59
Injuries to Nervous System,	7	5	12	17.69	62.50	25.53
Masturbation, - - -	11	3	14	10.09	15.00	10.85
Menopausis, - - -	—	2	2	—	6.89	6.89
Nostalgia, - - - -	—	1	1	—	20.00	12.50
Over Study, - - - -	1	2	3	11.11	13.33	12.50
Puerperal, Pregnancy, &c.,	—	28	28	—	38.35	38.35
Tobacco, - - - -	3	—	3	42.85	—	42.85
Confinement, - - -	5	—	5	35.71	—	35.71
Overwork, - - - -	6	13	19	12.23	20.96	17.27
Syphilis, - - - -	1	—	1	12.50	—	5.88
Opium, - - - -	—	1	1	—	16.66	16.66
Starvation and Privation, -	—	2	2	—	100.00	66.66
Unknown, - - - -	143	129	272	17.80	17.62	17.33
Total, - - - -	407	357	764			

TABLE XXII.

## AGES AT DEATH.

AGE.	Within the Year.			Since the Opening.		
	Males.	Females.	Total.	Males.	Females.	Total.
Under 15, - - -	—	1	1	—	1	1
15 to 20, - - -	—	—	—	5	5	10
20 to 25, - - -	2	3	5	16	14	30
25 to 30, - - -	1	1	2	21	19	40
30 to 35, - - -	6	6	12	24	12	36
35 to 40, - - -	4	5	9	55	37	92
40 to 45, - - -	3	—	3	49	22	71
45 to 50, - - -	2	3	5	47	32	79
50 to 60, - - -	2	4	6	67	44	111
60 to 70, - - -	10	9	19	80	47	127
70 to 80, - - -	6	4	10	40	31	71
80 to 90, - - -	1	4	5	16	16	32
Over 90, - - -	—	—	—	1	5	6
Total, - - -	37	40	77	421	285	706

TABLE XXIII.

## DEATHS AND THE CAUSES.

CAUSES.	Within the Year.			Since the Opening.		
	Males.	Females.	Total.	Males.	Females.	Total.
Abscess, Lung, - -	—	—	—	1	—	1
Abscess, Tonsils, - -	—	—	—	1	—	1
Arteritis, Chronic (Atheromatous), - - -	—	—	—	1	—	1
Arteritis, Chronic (Osseous), - - -	—	—	—	1	—	1
Arteritis, Chronic, (Aneurismal), - - -	—	—	—	—	1	1
Apoplexy, - - -	4	1	5	33	14	47
Asphyxia, - - -	—	1	1	—	1	1
Bright's Disease, Acute, - - -	—	—	—	1	1	2
Bright's Disease, Chronic, - - -	—	1	1	13	7	20
Cancer, Breast, - -	—	—	—	—	3	3
Cancer, Stomach, - -	1	—	1	4	—	4
Cancer, Intestines, - -	—	—	—	1	—	1
Cancer, Uterus, - -	—	—	—	—	1	1
Cancer, Liver, - -	—	—	—	—	1	1
Cancer, Thyroid Gland, - - -	—	—	—	—	1	1
Cancer, Foot, - - -	—	—	—	—	1	1
Carbuncle, - - -	—	—	—	2	—	2
Cerebral Atrophy, - -	—	—	—	1	2	3
Cerebral Embohem, - -	1	—	1	1	—	1
Cerebral Softening, - -	1	1	2	5	1	6

TABLE XXIII.—Continued.

## DEATHS AND THE CAUSES.

CAUSES.	Within the Year.			Since the Opening.		
	Males.	Females.	Total.	Males.	Females.	Total.
Cerebral Tumor, - -	—	—	—	1	—	1
Cystitis, Chronic, - -	—	—	—	2	—	2
Drowning, Accidental, -	—	—	—	2	—	2
Dysentery, - - - -	—	—	—	2	3	5
Epilepsy, - - - -	—	—	—	18	11	29
Empyema, - - - -	—	—	—	1	1	2
Enteritis, - - - -	—	1	1	6	9	15
Erysipelas, - - -	4	1	5	15	2	17
Fracture, Larynx, - -	—	—	—	1	—	1
Gangrene, Lungs, - -	—	—	—	4	2	6
General Paresis, - -	2	2	4	67	6	73
Hemorrhage, Uterine, -	—	1	1	—	2	2
Heart, Hypertrophy of, -	—	—	—	1	—	1
Heart, Paralysis of, - -	—	—	—	2	4	6
Heart, Rupture of, - -	—	—	—	1	—	1
Heart, Valvular Disease of,	2	—	2	11	2	13
Heart, Fatty Degeneration of,	—	1	1	1	3	4
Hernia, Strang'd Umbilical,	—	—	—	—	1	1
Intestinal Obstruction, -	1	—	1	1	—	1
Injuries from fall, - -	—	—	—	2	—	2
Leucocythæmia, - -	—	—	—	—	1	1
Liver, Cirrhosis of, - -	—	—	—	2	3	5
Liver, Fatty Degeneration of,	—	—	—	—	1	1
Mania, Acute, Exhaust'n from,	—	2	2	29	19	48
Mania, Chronic, " "	4	5	9	29	27	56
Melancholia, " "	1	1	2	9	8	17
Marasmus, - - - -	4	3	7	11	15	26
Meningitis, - - - -	—	—	—	2	3	5
Osteoarthritis, Chronic, -	—	—	—	1	—	1
Phthisis, Catarrhal, - -	6	10	16	45	55	100
Phthisis, Tubercular, - -	—	1	1	2	4	6
Phlebitis, - - - -	—	—	—	—	1	1
Pleuritis, - - - -	—	—	—	5	1	6
Pneumonia, - - - -	—	—	—	20	9	29
Peritonitis, Acute, - -	1	1	2	2	1	3
Peritonitis, Chronic, - -	—	—	—	—	1	1
Pulmonary Apoplexy, - -	—	—	—	—	1	1
Pyæmia, - - - -	—	—	—	1	—	1
Senility, - - - -	3	5	8	30	35	65
Septicæmia, - - - -	1	1	2	2	1	3
Shock from Injuries, - -	—	—	—	—	1	1
Strangulation from Food, -	—	—	—	4	—	4
Suicide, - - - -	—	—	—	10	9	19
Syphilis, - - - -	1	—	1	3	1	4
Sclerosis, Spinal, - -	—	—	—	1	—	1
Sclerosis, Diffused Cerebral,	—	1	1	—	1	1
Tetanus, - - - -	—	—	—	1	—	1
Typhomania, - - - -	—	—	—	—	2	2
Undetermined, - - - -	—	—	—	6	4	10
Ulceration of Gall Bladder,	—	—	—	1	—	1
Violence, - - - -	—	—	—	2	1	3
Total, - - - -	37	40	77	421	285	706

TABLE XXIV.

DURATION OF DISEASE OF THOSE WHO DIED SINCE THE  
OPENING OF THE HOSPITAL.

DURATION.	From Admission into the Hospital.			From the Attack.		
	Males.	Females.	Total.	Males.	Females.	Total.
Under 1 month, -	59	35	94	9	10	19
1 to 2 months, -	34	16	50	14	8	22
2 to 3 " -	44	10	54	11	5	16
3 to 6 " -	52	32	84	20	13	33
6 to 9 " -	38	20	58	22	10	32
9 to 12 " -	30	13	43	24	11	35
12 to 18 " -	38	28	66	37	12	49
18 to 24 " -	10	15	25	33	18	51
2 to 3 years, -	30	35	65	42	35	77
3 to 5 " -	32	34	66	61	33	94
5 to 10 " -	37	29	66	55	50	105
10 to 15 " -	12	13	25	37	27	64
15 to 20 " -	5	5	10	19	13	32
20 to 25 " -	—	—	—	12	9	21
25 to 30 " -	—	—	—	5	9	14
30 to 40 " -	—	—	—	6	9	15
40 to 50 " -	—	—	—	2	7	9
Unknown, -	—	—	—	22	6	28
Total, - -	421	285	706	421	285	706
Average of all, {	15.97 months.	36.05 months.	23.91 months.	5.84 years.	8.67 years.	6.97 years.

TABLE XXV.

REMAINING AT THE END OF THE YEAR.

AGE.	Males.	Females.	Total.
Under 15, - - - - -	—	1	1
15 to 20, - - - - -	6	4	10
20 to 25, - - - - -	28	21	49
25 to 30, - - - - -	61	43	104
30 to 35, - - - - -	76	72	148
35 to 40, - - - - -	72	85	157
40 to 45, - - - - -	64	85	149
45 to 50, - - - - -	55	98	153
50 to 60, - - - - -	77	121	198
60 to 70, - - - - -	55	60	115
70 to 80, - - - - -	22	26	48
80 to 90, - - - - -	7	5	12
Over 90, - - - - -	—	2	2
Total, - - - - -	523	623	1146



TABLE XXVI.

REMAINING AT THE END OF THE YEAR.—DURATION OF  
THE DISEASE.

				Since Admission.			Since the Attack.		
				Males.	Females.	Total.	Males.	Females.	Total.
Under 1 month,	-	-	-	21	17	38	—	2	2
1 to 2 months,	-	-	-	10	12	22	1	4	5
2 to 3 “	-	-	-	15	8	23	2	3	5
3 to 6 “	-	-	-	30	37	67	7	8	15
6 to 9 “	-	-	-	21	34	55	10	12	22
9 to 12 “	-	-	-	17	18	35	4	11	15
12 to 18 “	-	-	-	55	58	113	20	23	43
18 to 24 “	-	-	-	30	42	72	21	29	50
2 to 3 years,	-	-	-	42	79	121	41	62	103
3 to 5 “	-	-	-	72	121	193	65	83	148
5 to 10 “	-	-	-	120	100	220	118	139	257
10 to 15 “	-	-	-	55	50	105	72	83	155
15 to 20 “	-	-	-	35	47	82	51	52	103
20 to 25 “	-	-	-	—	—	—	28	39	67
25 to 30 “	-	-	-	—	—	—	17	24	41
30 to 40 “	-	-	-	—	—	—	14	15	29
Over 40 “	-	-	-	—	—	—	8	13	21
Unknown,	-	-	-	—	—	—	44	21	65
Total,	-	-	-	523	623	1146	523	623	1146

*TABLE XXVII.—Census Each Year since the Opening of the Hospital.*

PATIENTS.			Year Ending March 31, 1869.	Year Ending March 31, 1870.	Year Ending March 31, 1871.	Year Ending March 31, 1872.	Year Ending March 31, 1873.	Year Ending March 31, 1874.	Year Ending March 31, 1875.	Year Ending March 31, 1876.	Period Ending Nov. 30, 1876.	Year Ending Nov. 30, 1877.	Year Ending Nov. 30, 1878.	Year Ending Nov. 30, 1879.	Year Ending Nov. 30, 1880.	Year Ending Nov. 30, 1881.	Year Ending Nov. 30, 1882.	Year Ending Nov. 30, 1883.	Year Ending Nov. 30, 1884.	Period Ending June 30, 1885.	Year Ending June 30, 1886.	Total.
<i>Admitted—Males,</i> Females, - - -	-	-	165	78	49	56	43	93	122	108	59	92	101	75	73	193	177	135	121	103	175	2018
	-	-	103	56	26	36	31	160	88	58	29	61	60	88	71	159	171	130	122	106	186	1747
<i>Total, - - -</i> <i>Discharged, Recovered—Males,</i> Females, -	-	-	268	134	75	92	74	253	210	166	88	153	161	163	144	352	348	271	243	209	361	3765
	-	-	25	27	14	11	8	16	24	33	12	26	20	18	11	33	39	26	26	13	25	407
<i>Total, - - -</i> <i>Improved—Males,</i> Females, -	-	-	—	16	6	6	3	21	17	12	6	15	12	27	19	20	42	46	26	15	48	357
	-	-	25	43	20	17	11	37	41	45	18	41	32	45	30	53	81	72	52	28	73	764
<i>Total, - - -</i> <i>Improved—Males,</i> Females, -	-	-	11	8	14	7	8	9	19	23	21	24	26	20	15	16	17	17	12	6	14	287
	-	-	—	10	5	4	5	20	25	23	11	20	14	13	14	4	17	25	13	8	15	246
<i>Total, - - -</i> <i>Stationary—Males,</i> Females, -	-	-	11	18	19	11	13	29	44	46	32	44	30	33	29	20	34	42	25	14	29	533
	-	-	6	17	8	14	11	13	14	18	12	20	21	23	26	28	31	35	28	16	38	380
<i>Total, - - -</i> <i>Died—Males,</i> Females, -	-	-	—	10	6	10	9	15	20	14	5	14	15	14	11	5	12	24	20	16	17	236
	-	-	6	27	14	24	20	28	34	32	17	34	36	37	37	33	43	59	48	32	55	616
<i>Total, - - -</i> <i>Died—Males,</i> Females, -	-	-	14	18	11	9	12	18	21	26	9	19	27	9	16	32	47	43	34	19	37	421
	-	-	1	3	10	6	9	17	15	7	6	12	13	10	14	12	32	37	21	20	40	285
<i>Total, - - -</i> <i>Whole No. in the Year,</i> No. at the end of the Year, -	-	-	15	21	21	15	21	35	36	33	15	31	40	19	30	44	79	80	55	39	77	706
	-	-	268	343	307	329	336	524	605	616	548	619	629	644	654	880	1079	1113	1103	1132	1380	—
	-	-	209	232	237	362	271	395	450	460	466	468	481	510	528	731	842	860	923	1019	1146	—

## TABLE XXVIII.

## ADMISSIONS AND DISCHARGES.—RATIO PER CENT.

	Within the Year.	Since the Opening.
<i>Admissions from Causes:</i>		
Anxiety of mind and over study, - - -	1.91	5.73
Apoplexy, - - - - -	.83	.55
Connected with the affections, - - - -	4.15	4.48
Connected with fluctuations of fortune, - -	1.10	1.16
Connected with religion, - - - - -	1.38	2.17
Epilepsy, - - - - -	4.98	4.56
Ill Health, - - - - -	5.81	10.75
Intemperance, - - - - -	8.86	9.40
Masturbation, - - - - -	1.93	3.42
Old Age, - - - - -	4.70	1.72
Puerperal, - - - - -	2.49	1.94
Unknown, - - - - -	42.65	41.67
<i>Recovered of all cases admitted: - - -</i>		
Under one year, - - - - -	14.40	14.55
One year and over, - - - - -	5.81	6.00
Deaths of all under care, - - - - -	5.57	18.75
Deaths of average number in Hospital, - -	7.14	7.89

## TREASURER'S REPORT.

— • • —

Report of the Treasurer of the Connecticut Hospital for the Insane for the year beginning July 1st, 1885, and ending June 30th, 1886 :

### RECEIPTS.

Balance of cash on hand July 1, 1885,	-	-	-	-	-	\$22,680	44
Amount of cash received in July, 1885,	-	-	-	-	-	12,513	63
“ “ “ August, 1885,	-	-	-	-	-	10,613	00
“ “ “ September, 1885,	-	-	-	-	-	26,816	81
“ “ “ October, 1885,	-	-	-	-	-	12,287	91
“ “ “ November, 1885,	-	-	-	-	-	11,176	85
“ “ “ December, 1885,	-	-	-	-	-	29,964	30
“ “ “ January, 1886,	-	-	-	-	-	11,115	85
“ “ “ February, 1886,	-	-	-	-	-	10,645	64
“ “ “ March, 1886,	-	-	-	-	-	32,289	69
“ “ “ April, 1886,	-	-	-	-	-	10,034	49
“ “ “ May, 1886,	-	-	-	-	-	9,953	80
“ “ “ June, 1886,	-	-	-	-	-	17,891	39
							<hr/>
							\$217,983 80

### DISBURSEMENTS.

Amount of Superintendent's Orders paid in July, 1885,	-	-	-	-	-	\$19,383	75
“ “ “ August, 1885,	-	-	-	-	-	22,754	92
“ “ “ September, 1885,	-	-	-	-	-	22,777	32
“ “ “ October, 1885,	-	-	-	-	-	13,758	61
“ “ “ November, 1885,	-	-	-	-	-	14,552	65
“ “ “ December, 1885,	-	-	-	-	-	20,422	36
“ “ “ January, 1886,	-	-	-	-	-	18,969	54
“ “ “ February, 1886,	-	-	-	-	-	13,454	39
“ “ “ March, 1886,	-	-	-	-	-	18,015	92
“ “ “ April, 1886,	-	-	-	-	-	13,986	64
“ “ “ May, 1886,	-	-	-	-	-	12,109	79
“ “ “ June, 1886,	-	-	-	-	-	16,614	49
Balance of cash on hand June 30, 1886,	-	-	-	-	-	11,483	42
							<hr/>
							\$217,983 80

M. B. COPELAND, *Treasurer.*

We hereby certify that we have examined the accounts of M. B. Copeland, Esq., Treasurer of the Connecticut Hospital for the Insane for the fiscal year ending June 30th, 1886, and find a balance in the hands of the Treasurer of eleven thousand four hundred and eighty-three and  $\frac{42}{100}$  dollars (\$11,483.42).

FRANK L. RODGERS, } *Auditors of*  
JNO. E. SCANLAN, } *Public Accounts.*

MIDDLETOWN, Conn., Oct. 1, 1886.



## SUPERINTENDENT'S FINANCIAL REPORT.

\*\*\*

## DEBTOR.

July 1, 1885—Cash on hand, - - -	\$1,614 60
“ “ “ Balance with Treasurer, - - -	21,976 84
June 30, 1886—Revenue for year, - - -	195,303 36
	<hr/> \$218,894 80

## CREDIT.

July 31, 1885—By vouchers, - - - -	\$20,154 88
Aug. 31, “ “ “ - - - -	22,603 23
Sept. 30, “ “ “ - - - -	23,163 67
Oct. 31, “ “ “ - - - -	13,423 40
Nov. 30, “ “ “ - - - -	15,005 13
Dec. 31, “ “ “ - - - -	20,351 54
Jan. 31, 1886, “ “ - - - -	18,435 78
Feb. 28, “ “ “ - - - -	15,081 01
Mar. 31, “ “ “ - - - -	15,262 93
Apr. 30, “ “ “ - - - -	14,188 31
May 31, “ “ “ - - - -	13,229 34
June 30, “ “ “ - - - -	16,892 91
	<hr/> 207,792 13
“ “ Balance with Treasurer, - - - -	10,978 06
“ “ Cash on hand, - - - -	124 61
	<hr/> \$218,894 80

## OUTSTANDING ORDERS.

Outstanding Orders on Treasurer, - - - -	\$505 36
No. 11,335, - - \$6 02	No. 13,464, - - \$7 50
No. 12,693, - - 7 38	No. 13,498, - - 37 52
No. 13,290, - - 174 30	No. 13,500, - - 38 62
No. 13,423, - - 178 16	No. 13,514, - - 13 50
No. 13,449, - - 26 40	No. 13,453, - - 4 05
No. 13,458, - - 11 91	

We hereby certify that we have examined the accounts of the Superintendent of the Connecticut Hospital for the Insane for the fiscal year ending June 30th, 1886, compared the vouchers therewith and find the same correct.

FRANK L. ROGERS, } *Auditors of*  
JNO. E. SCANLAN, } *Public Accounts.*

MIDDLETOWN, October 1st, 1886.

# Abstract of Vouchers for the Year Ending June 30th, 1886.

MONTH.	Salaries of Officers.	Pay of Employes.	Furniture and Fix- tures.	Fuel and Light.	Dry Goods and Clothing.	Books, Stationery and Postage.	Provisions.	Fish.	Flour.	Meat.	Groceries.	Farm and Garden.	Construction.	Drugs.	Burial.	Refunded.	Repairing.	Insurance.	Miscellaneous.	Supplies.	Total.
July, 1885,	\$1089.16	\$3620.21	\$953.08	\$3843.27	\$1399.85	\$94.51	\$1799.90	\$209.71	\$19.90	\$1167.38	\$1089.50	\$826.07	\$736.07	\$204.05	\$25.25	\$41.11	\$953.62	—	\$172.24	—	\$20154.88
Aug, "	1089.16	3651.08	538.32	4895.37	773.16	256.00	1844.76	369.54	927.60	1467.53	1285.95	1098.23	2829.77	76.44	45.50	85.07	1182.86	\$91.50	95.39	—	\$2603.23
Sept., "	1169.16	3723.65	377.83	7847.54	169.25	156.34	1728.02	304.22	827.20	1583.99	767.07	1241.76	1235.62	219.62	19.65	47.05	1594.89	\$57.00	93.81	—	23163.67
Oct., "	1019.16	3690.24	283.36	—	895.93	102.34	1776.85	463.05	209.60	1256.12	910.97	544.61	640.14	105.88	—	63.83	1335.37	—	125.95	—	13423.40
Nov., "	1094.16	3723.35	207.27	106.77	1727.31	73.40	1478.36	454.58	993.15	1760.94	914.82	615.40	1046.96	43.29	43.30	6.25	605.54	—	110.28	—	15005.13
Dec., "	1094.16	3769.26	299.67	958.00	709.45	383.32	2037.50	405.90	842.35	1755.59	930.85	305.01	4922.01	133.62	14.45	41.17	1512.22	119.00	117.01	—	20351.54
Jan., 1886,	1094.16	3868.82	1184.71	144.90	1279.71	448.10	1085.18	371.36	24.40	1175.38	955.39	692.47	5056.58	110.22	35.50	54.32	494.50	220.00	140.08	—	18435.78
Feb., "	1131.66	3759.73	727.88	86.00	1070.07	106.03	1422.67	376.99	1837.75	1391.83	1263.13	477.70	502.94	99.98	15.25	48.91	537.23	—	224.66	—	15081.01
Mar., "	1131.66	3782.90	400.66	1563.00	445.13	154.38	1447.31	306.36	138.00	1493.61	831.48	312.85	2167.11	193.26	81.50	82.18	546.23	68.75	116.36	—	15262.93
April, "	1131.66	3912.23	119.05	78.78	999.12	101.32	727.58	219.04	1022.55	1201.58	1361.44	1046.56	362.33	64.66	55.75	47.15	1411.29	—	124.81	\$201.41	14188.31
May, "	1061.66	3866.66	357.32	—	423.22	104.94	706.29	666.13	76.20	1144.75	1893.32	922.32	—	106.24	—	70.25	837.58	40.00	902.71	46.75	13229.34
June, "	1011.66	3932.42	303.86	881.05	836.64	222.34	1051.57	339.40	960.55	1285.99	2616.42	481.46	5.62	183.05	57.00	21.55	1172.49	1266.94	138.90	—	16892.91
Total,	13117.42	45300.55	5753.01	20404.68	10638.84	2203.82	17105.99	4489.28	7879.25	16484.69	14820.34	8565.44	21505.15	1540.31	393.15	608.84	12183.82	2063.19	2359.20	375.16	207792.13

## APPENDIX.

...

## ADMISSION OF PATIENTS.

1. Whenever a patient is sent to the Hospital by order of the Probate Court, the order or warrant, or a copy thereof, by which the person is sent, shall be lodged with the Superintendent.

2. Each person, before admission, shall be made perfectly clean, and be free from vermin, or any contagious or infectious disease.

3. Each male patient shall be provided with at least two shirts, one woolen coat, one woolen vest, one pair woolen pantaloons, two pair new socks, one pair new shoes or boots, and one comfortable outside garment.

Each female patient shall, in addition to a quantity of under-clothing, shoes and stockings corresponding to that required for the male patient, have one flannel petticoat, two good dresses, one cloak or other good outside garment. Extra and better apparel is very desirable for Chapel worship and out-of-door's exercise and riding.

4. In all cases the patient's best clothing should be sent ; it will be carefully preserved, and only used when deemed necessary for the purposes above mentioned. Jewelry, and all superfluous articles of dress, knives, etc., should be left at home, as they are liable to be lost, and for them the officers of the Hospital are not responsible.

5. A written history of the case should be sent with the patient, and, if possible, some one acquainted with the individual should accompany him to the Hospital, from whom minute, but often essential, particulars may be learned.

6. The price of board, including washing, mending and attendance, for all who are supported at the public charge, is \$3.50 per week.

7. Pauper patients, or those supported partly by the towns in which they reside, and partly by the State, are admitted agreeably to Section 1, Chap. 103, Public Acts, 1878.

8. Indigent persons, or those possessing little property, and partly supported by friends and partly by the State, are admitted under Section 1, Chap. 103, Public Acts, 1878.

9. Private patients, or those supported by themselves or their friends, are admitted to the Hospital under Section 2, Chap. 103, Public Acts, 1878.

10. Visitors are admitted to the Institution between the hours of ten A. M. and twelve M., and between two and five P. M., on Mondays, Wednesdays and Fridays only, but no visitors shall be admitted to the Wards occupied by patients without express permission from the Superintendent, and especial care is to be taken that no amount of visiting is permitted that might prove injurious to the patients.

## An Act concerning the Connecticut Hospital for Insane.



PUBLIC ACTS, 1878, CHAPTER 103, AS AMENDED BY PUBLIC ACTS,  
1879, CHAPTER 71.

SECTION 1. When any pauper in any town may be insane, a selectman of such town shall apply to the judge of probate of the district wherein said pauper resides, for his admission to said hospital; and said judge shall appoint a respectable physician, who shall fully investigate the facts of the case, and report to said judge; and, if such physician shall be satisfied that said *pauper* is insane, the judge shall order such selectman forthwith to take such insane pauper to the hospital, where he shall be kept and supported so long as may be requisite, and *two dollars and fifty cents* of the expense of his support shall be paid by the town legally chargeable with his support, and the balance by the state; and when an *indigent* person, *not a pauper*, is insane, application may be made in his behalf to the judge of probate for the district where he resides, who shall appoint a respectable physician and a selectman of the town where said indigent person resides, who shall fully investigate the facts and report to said judge, who, if satisfied that such person is indigent and insane, shall order him to be taken, by the person making the application, to the hospital, *where he shall be kept and supported as long as may be requisite; and half of the expense of his support shall be paid by the State, and half by the person making the application*; and when a judge shall issue an order for the admission of any pauper or indigent person to the hospital, he shall record it, and immediately transmit a duplicate to the Governor.

SEC. 2. The trustees may authorize the superintendent to admit patients into the hospital, under special agreements, when there are vacancies.

SEC. 3. The price for keeping any pauper or indigent person shall be fixed by the trustees, and shall not exceed the sum of four dollars per week, and shall be payable quarterly.

SEC. 4. There shall be taxed monthly by the comptroller one dollar and fifty cents for each week's board at said hospital, and two dollars for each week's board at any other hospital or asylum for the insane, of all insane paupers belonging to towns in this State committed in pursuance of the first section of this act, and two dollars for each week's board at said hospital, and one-half of the expense of each week's board at any other hospital or asylum for the insane, of all insane indigent persons committed in pursuance of first section of this act, and the superintendents of each of said institutions shall make a bill therefor and present it to the Governor, upon whose approval it shall be paid from the State treasury.

SEC. 5. Sections 6, 7, 8, 9 and 10 of chapter 4, title 8 of the General Statutes, and an act passed January session, A. D. 1877, entitled An act reducing the price to be paid by the State for the support of indigent and insane persons, be, and the same are hereby repealed.

SEC. 6. This act shall take effect from its passage.

Approved March 29, 1878.

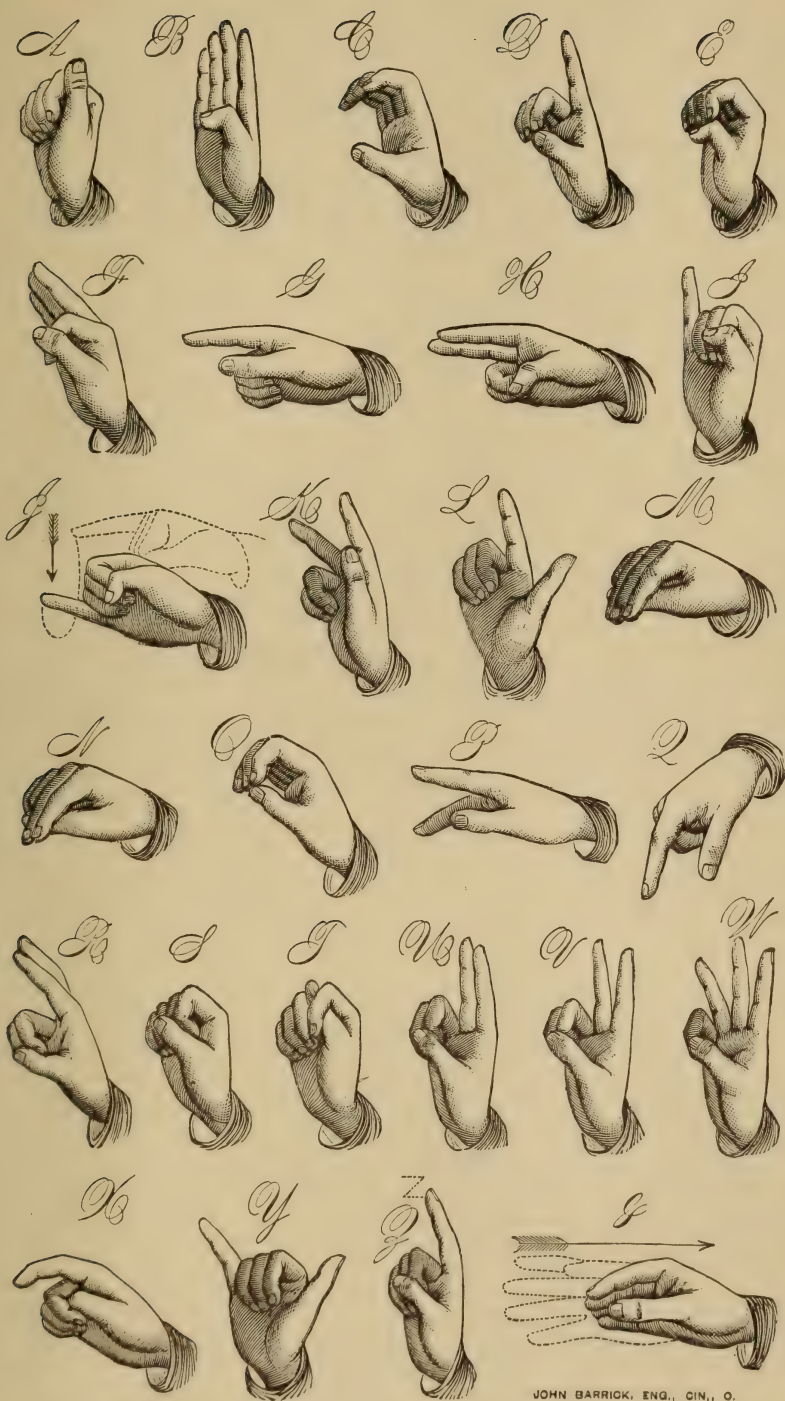
Amendment approved March 28, 1879.







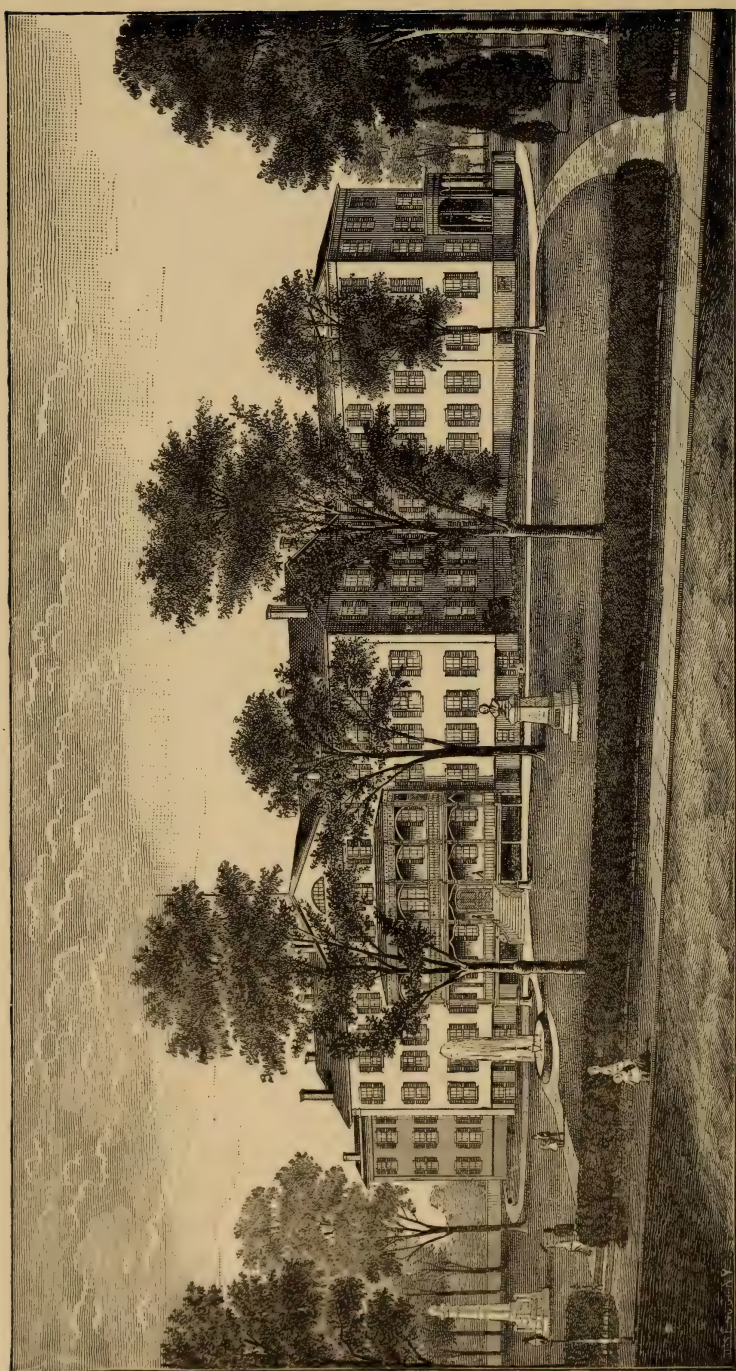












AMERICAN ASYLUM.

THE  
SEVENTY-FIRST ANNUAL REPORT  
OF THE  
DIRECTORS AND OFFICERS  
OF THE  
AMERICAN ASYLUM,  
AT HARTFORD,  
FOR THE  
EDUCATION AND INSTRUCTION  
OF THE  
DEAF AND DUMB.

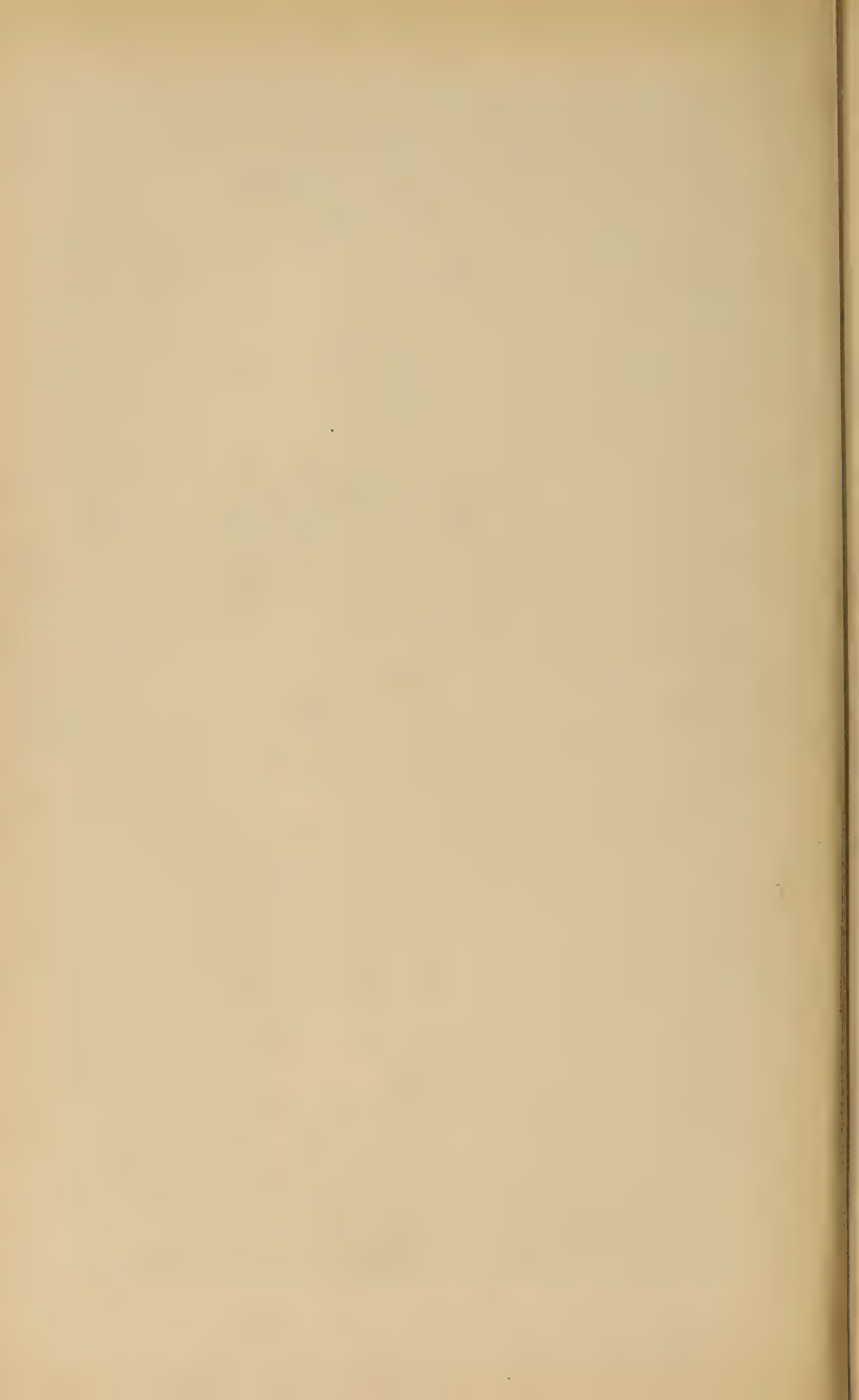
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*Presented to the Asylum, May 7, 1887.*

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HARTFORD, CONN.:  
PRESS OF THE CASE, LOCKWOOD & BRAINARD COMPANY.  
1887.





## BOARD OF DIRECTORS.

---

### PRESIDENT.

HON. FRANCIS B. COOLEY.

### VICE-PRESIDENTS.

ROLAND MATHER,	JONATHAN B. BUNCE,
NATHANIEL SHIPMAN,	ROWLAND SWIFT,
JOHN C. PARSONS,	JOHN C. DAY,
PINCKNEY W. ELLSWORTH,	WILLIAM M. HUDSON.

### DIRECTORS.

(By Election.)

FRANK W. CHENEY,	ATWOOD COLLINS,
GEORGE M. WELCH,	WILLIAM L. MATSON,
SAMUEL N. KELLOGG,	STEPHEN A. HUBBARD,
DANIEL R. HOWE,	JAMES B. CONE,
LUCIUS A. BARBOUR,	CHARLES H. CLARK.

### *Ex Officio.*

HIS EXCELLENCY, JOSEPH R. BODWELL, Governor of Maine.  
HON. ORAMANDAL SMITH, Secretary of State.

HIS EXCELLENCY, MOODY CURRIER, Governor of New Hampshire.  
HON. A. B. THOMPSON, Secretary of State.

HIS EXCELLENCY, EBENEZER J. ORMSBEE, Governor of Vermont.  
HON. CHARLES W. PORTER, Secretary of State.

HIS EXCELLENCY, OLIVER AMES, Governor of Massachusetts.  
HON. HENRY B. PEIRCE, Secretary of State.

HIS EXCELLENCY, GEO. P. WETMORE, Governor of Rhode Island.  
HON. JOSHUA M. ADDEMAN, Secretary of State.

HIS EXCELLENCY, PHINEAS C. LOUNSBURY, Gov. of Connecticut.  
HON. LEVERETT M. HUBBARD, Secretary of State.

### SECRETARY.

ATWOOD COLLINS.

### TREASURER.

DANIEL R. HOWE.

### DIRECTING COMMITTEE.

GEORGE M. WELCH, CHAIRMAN,	
JOHN C. PARSONS,	JONATHAN B. BUNCE.



## OFFICERS AND TEACHERS.

---

### PRINCIPAL.

JOB WILLIAMS, M.A.

### INSTRUCTORS.

GILBERT O. FAY, Ph.D.,	MARY A. MANN,
ABEL S. CLARK, M.A.,	CAROLINE C. SWEET,
WILLIAM G. JENKINS, M.A.,	IDA V. HAMMOND,
GEORGE F. STONE,	JANE B. KELLOGG,
WILLIAM H. WEEKS,	LUCY S. WILLIAMS,
JOHN E. CRANE, B.A.,	NELLY W. STONE.

### TEACHERS OF ARTICULATION.

ADA R. KING,  
MARY ALLEN,  
BESSIE EDDY.

### TEACHER OF DRAWING.

SOLON P. DAVIS.

### ATTENDING PHYSICIAN.

GEORGE W. AVERY, M.D.

### STEWARD.

WM. P. WILLIAMS.

### ASSISTANT STEWARD.

WILLIAM M. BENSON.

### BOYS' SUPERVISOR.

CHARLES E. GUILD.

### MATRON.

MISS MARGARET GREENLAW.

### ASSISTANT MATRONS.

Mrs. MARY A. PERRY,  
Miss ELIZA GREEN.

NOAH A. SMITH, MASTER OF THE CABINET SHOP.  
WILLIAM B. FLAGG, MASTER OF THE SHOE SHOP.  
Miss SARAH A. BEACH, MISTRESS OF THE TAILORS' SHOP.





## DIRECTORS' REPORT.

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*To the Patrons and Friends of the American Asylum :*

We present, herewith, the Seventy-first Annual Report of the American Asylum. This first school for the deaf mutes of America was opened on the fifteenth day of April, 1817, and has, therefore, been in active operation for over seventy years. The first of our annual reports was issued in May, 1817, and covered the important preliminaries to the establishment of the school. At this time there were twenty pupils in attendance. It was then the general impression that one institution would suffice for the deaf mutes of the country. Now there are in existence in the United States, sixty-six schools of a like character, containing nearly seven thousand pupils.

As the American Asylum was foremost in point of time, it has also maintained a foremost rank in point of educational advantages. We refer with pride to the proficiency of our pupils, and to the practical success of our graduates.

It is gratifying to the friends of the Asylum to look back on its career in this field of usefulness. The seventy years of its active life have been prosperous in a marked degree, and have accomplished results, the good of which we cannot estimate. It is gratifying to the directors to be able to refer to the long-continued prosperity of the institution. The present year has been no exception in this respect, though marked by no especial features. We have reason for satisfaction in the good health of the pupils and in the harmonious and successful administration of the several departments of instruction.

For the Board of Directors,

ATWOOD COLLINS, *Clerk.*

HARTFORD, CONN., May 7, 1887.



## REPORT OF THE PRINCIPAL.

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TO THE BOARD OF DIRECTORS :

*Gentlemen,*—The close of another year devolves upon me the duty of presenting a report of the affairs of the school under your care.

At the date of my last report there were in attendance one hundred and sixty-eight pupils. Since then twenty-seven have severed their connection with the school, and there have been seventeen admissions, leaving the present attendance one hundred and fifty-eight.

Eight of those who did not return were kept at home by their parents to assist in the support of the family, though but partly through their school course. There may be circumstances where such a course is unavoidable, but it is a pity that these children, so cut off from the ordinary means of gaining information, and so dependent upon their schooling to fit them to take their part in life, should not be allowed to avail themselves to the full of the advantages so freely proffered by the State. Nothing but absolute necessity should be allowed to curtail the enjoyment of their privileges. It is to be feared that parents do not realize how great is the loss inflicted upon their children by cutting short their time, else such cases would not so frequently occur.

The year has been one of general good health in our school. One case of diphtheria occurred among the pupils, from the effects of which recovery was quite slow but was at last complete. There was no other case of serious illness during the year. A few other cases requiring the services of our physician, though not of a dangerous character, will be found detailed in his report.



In October, 1865, Miss Elizabeth Mattson was brought to this school by her brother, Dr. Morris Mattson of New York City, "for the purpose of affording her a quiet home where she can (could) have the society of deaf-mutes and religious instruction." For more than twenty-one years Miss Mattson was a very quiet and unobtrusive member of our household, evidently enjoying her home here. Having had but very limited advantages in childhood, she prized highly the privilege of being with those who could readily communicate with her through the sign language, and where she could witness all the public and general exercises of the school. Most of all, she prized religious instruction and received the essential truths of the Gospel with a simple, child-like faith. After a very short illness of pneumonia, complicated with heart disease, she died suddenly on February 2, 1887, at the age of seventy-six years, the last of her family.

The increased number of pupils in the articulation department in the fall required another teacher in order to do efficient work, and the services of Miss M. B. Riley were secured, but illness and filial duty soon compelled her to resign and the vacant position is temporarily filled by Miss Bessie Eddy of Jamestown, N. Y., a lady experienced in that department of instruction.

Miss Kate C. Camp resigned her position January 1st. For sixteen years she had been a most faithful and conscientious teacher here, winning the love of her pupils as teachers rarely do. Her presence always brought sunshine. Beloved and respected by teachers and pupils there was general regret at her departure. Miss Flora L. Noyes of Franklin Falls, N. H., succeeded Miss Camp as special teacher of Albert Nolen, the blind deaf-mute pupil.

No marked changes have been made during the year in our methods of instruction. Articulation and lip reading are made prominent features of our school work. Three skilled and experienced teachers give all their time to instruction in those branches. Every pupil who enters the school is given a thorough and protracted trial in these branches by trained

and competent teachers, and only such are dropped as give no promise of acquiring sufficient command of those branches to be of any practical benefit. The results attained will bear comparison with those reached in "pure oral" schools by pupils of like condition, who have been under instruction for the same length of time. Sixty-eight pupils have been under instruction in this department during the year.

The more carefully we study the results attained by "pure oral" teaching, the more fully are we convinced that in the limited time allowed for school instruction, in a decided majority of pupils great sacrifice in mental development and general education is made by entirely ignoring the natural and readiest means of communication with deaf-mutes — the sign language. Not that it should be allowed to take the place of written and spoken English — not that at all. To master the English language is to be the constant aim of the teacher. That is to be first, last, and all the way between. But if a child is to express ideas in language, he must first have the ideas. There must be some ready and sure means of communication between teacher and pupil. Prof. Alexander Graham Bell, one of the most ardent advocates of the pure oral method, says: "In the oral school the English language is limited in its use, because of the indistinctness of movements of the lips, which does not give the young pupil as satisfactory a medium of communication as a gesture or sign language." Another advocate of that system says: "It is obvious that to increase the deaf-mute's power of reading unerringly from the lips, we must increase as far as possible his general knowledge, so that he will have greater readiness in recognizing the course of conversation on each subject which may be spoken of."—"The deaf-mute, who has a general knowledge of many subjects and their association, will be able to follow lip-reading far more readily than one whose knowledge is narrower." With these statements we fully agree that it is a mistake to discard in the teaching of deaf-mutes, the surest, quickest, and best help we have in imparting information, both general and particular, and so of pre-

paring them to use the English language both in its written and spoken form, and to read it from the lips. That is the reason why intelligent people, losing hearing in youth, or early maturity, having minds cultivated through hearing, in so many cases acquire facility in lip-reading with such comparative ease. That, again, is the reason why, as a general statement, the most fluent articulators in this country are to be found among the graduates of schools employing the combined or eclectic system of instruction. The mental discipline there received secures just the conditions for broad success in speech and lip-reading, which the above statements of the oralists call for.

But here let me protest against the impression so fixed in the minds of some people, and the conclusion so hastily drawn by others, that the sign language in schools under the combined or eclectic system of instruction occupies the greater part of the pupil's time. That certainly is not true in this school. Let me repeat for emphasis what I have said repeatedly already, that we use signs as a valuable aid, but only as an aid,—as a most useful help in conveying ideas rapidly and fixing them clearly, that we may thus save time for the pupil to use in the expression of those ideas in written or spoken language, and that we may hold him to the clear expression of a definite thought in the English language. So long as there is no definite or clear idea, there can be no clear written or spoken language.

A new feature of school work has been the instruction of a boy who is blind as well as deaf. Albert A. Nolen of Salem, Massachusetts, was born deaf, and lost his sight from brain fever at the age of five years. He entered school October 14, 1886, at the age of twelve years. Without the knowledge of a single letter of the alphabet, and for seven years without sight, his knowledge was largely limited to objects which had been brought within the range of his touch. To instruct him was a difficult task, and being without experience in that line, we undertook it with hesitation and misgivings. Many hints and suggestions were received from



the "Life of Laura Bridgman." The task of introducing him to a knowledge of words was undertaken by Miss Kate C. Camp, a teacher of long experience among deaf-mutes, and though she remained his teacher but two months, to her is due no small degree of the success which has attended the experiment. Her cheerful patience and perseverance overcame obstacles apparently insurmountable, and the first and most difficult steps were accomplished. The work so well begun by Miss Camp has been continued successfully by Miss Flora L. Noyes, a graduate of our school. Valuable aid has been received from Mr. Anagnos, the director of the Perkins Institution for the Blind at South Boston, Mass., who has very kindly had printed in embossed type, lessons specially prepared for our pupil.

It may be of interest to state the first steps pursued in the instruction of this boy. He was familiar with many objects which he had been accustomed to handle. From these a pin was selected and placed in his hand. Then he was made to spell with the manual alphabet, p-i-n. His attention was again called to the pin, and, again, he was made to spell the word on his fingers. This process was repeated many times, always associating the object and the sign for it with the spelled word. Next, the word "hat" was given to him in the same way, and soon the word "box." To make variety in the exercise he was allowed, after feeling of the object, to write the name of it with a crayon on a wall slate with one hand, while he spelled it on his fingers with the other. This exercise seemed to please and interest him, while manual spelling alone seemed to be very irksome to him.

The name of every object, which he learned by the manual alphabet, printed in raised letters, was pasted upon the object, or if the object was too small for that purpose, it was attached to the printed label. Children's blocks in raised letters were also used in spelling out the objects. In these ways he learned to recognize readily sixteen letters on the alphabet-blocks, and to spell out six or seven words with the blocks. He also could recognize them when printed in raised



type, and when given a word thus printed, he would feel about for the object bearing a similar label.

The above steps had occupied five weeks, but in spite of the constant and varied presentation of these words and the objects which they represented, the pupil had not taken in the idea that the printed, or spelled, word represented the object. One day it suddenly dawned upon him that the word stood for the object, and was not merely a duplicate of the printed word pasted upon it, and his discovery gave him great delight. From that time he made more rapid progress, adding new words, himself bringing objects frequently to his teacher and asking for their names. What before had seemed drudgery to him, now gave him pleasure. Much time was now spent in practice with the manual alphabet to give the pupil facility both in using and reading it, and in reading words in raised letters.

By the sixth of December sixteen words in their various forms had been mastered. I quote from Miss Camp's diary on that day: "As he knew all the alphabet with the exception of three letters, I thought I would teach him those. I gave him 'j.' Soon after I taught him a new word 'boy.' He was greatly displeased because there was no 'j' in it. He wished to use the new letter, and told me he wanted 'h-a-t-j.' I taught him 'jug,' which completely satisfied him."

Not until he had been in school nearly three months did we teach him the first verb, giving him the words "sit" and "stand" in contrast. He readily took in the idea, and from that time has added rapidly to his vocabulary. He now has at his command more than two hundred common words — nouns, verbs, transitive and intransitive, adjectives and prepositions — which he can use in short sentences by the manual alphabet, or read either in the manual alphabet or embossed letters. Taking all the difficulties of the case into consideration, we consider the progress made very gratifying.

The little series of books containing graded lessons in language, prepared by Miss C. C. Sweet, and printed under the Ellen Lyman Publication Fund, continues to grow in favor

and is used in an increasing number of schools. One superintendent writes concerning them, "Our teachers like your books." Another writes, "I am falling in love with your system. I am sure that the classes taught by it think more than any I have ever seen before." Others have written similarly. The third number of the series was issued last fall and was received with even more favor than its predecessors. Number four will probably be printed before the opening of the fall term.

Much has been said of late concerning hereditary deafness and of the tendency from the intermarriage of deaf-mutes "to form a deaf-mute variety of the human race." This impending catastrophe has been strongly set forth by Prof. A. G. Bell of Washington, D. C., who has industriously gathered statistics to sustain his theories, but whose data are too limited and too unreliable to draw therefrom any reliable conclusions. It is very difficult to get reliable statistics even in regard to those now living and at school, and time and distance increase the difficulty more than in proportion to the square of the time and distance. Let me illustrate. A deaf child entered our school a short time ago, and in answer to the question, "What deaf-mute relatives has she?" the reply came back, "None." Happening to know that the father was a deaf-mute, I divided the above general question into six or eight specific questions and found that the child had *ten* deaf-mute relatives. Again, correct statistics as given are often very misleading, *e. g.*, we have in school thirteen children, both of whose parents are deaf-mutes, or to state the case differently,

3 pupils have both parents, 2 brothers, 2 sisters, 2 uncles, 1 aunt, and 1 cousin.

2 pupils have both parents, 3 brothers, 1 sister, 2 uncles, 2 aunts, and 1 cousin.

2 pupils have 2 grandparents, both parents, 1 brother, 2 sister, 2 uncles, 1 aunt, and 4 cousins.

2 pupils have 2 grandparents, both parents, 2 brothers, 1 sister, 2 uncles, 1 aunt, and 4 cousins.

2 pupils have both parents, 2 brothers, 1 sister, 1 uncle, and 2 cousins.

2 pupils have both parents, 1 brother, 2 sisters, 1 uncle, and 2 cousins.

Here are thirteen children, and though an intelligent guess might be made as to the number of families from which they come, it would be impossible to be sure of that point from the above data. There might be three families, or there might be thirteen, or any number between those, so far as could be determined from the facts given. The truth of the matter is, there are *three* families, having respectively four, four, and five deaf-mute children.

Glance again at the above table. Would it not puzzle one to be sure how many people were really involved in the figures there given. There might be *sixty-one* so far as one could tell from the table itself, but there really are only *twenty-seven*. Not a few of the published facts relating to deaf-mutes are as useless as the above table as bases from which to draw conclusions.

Moreover, almost any thing may be proved by facts, provided the line of investigation be carefully chosen, and as carefully restricted within narrow limits. To take a very few families, in which both parents are deaf-mutes and prolific in deaf-mute offspring, gather the facts most carefully in regard to them, and draw therefrom general conclusions, while ignoring the hundreds of other families in which also both parents are deaf-mutes, gives results of little scientific value. For instance, we have had in school in the decade under review, pupils from eleven families, in which the whole number of children is seventy-three, of whom thirty are deaf-mutes. Now, so far as can be ascertained, there is no blood relationship between the parents in these families, nor was there any deafness in any previous generation which could be inherited; yet *forty-one per cent.* of the children are deaf-mutes. Should we confine our investigation to this narrow limit, we might conclude that there was a strong tendency

in the whole human race to produce deaf-mute offspring, and therefore all marriage should be discouraged. That would be a no more hasty conclusion than some that have been drawn concerning the tendency of deaf-mute parents to produce deaf offspring.

A more thorough investigation than has yet been made is needed before any reliable conclusions can be drawn. If Prof. Bell, with the ample means at his command, would take the whole pupilage of the American Asylum, or of the Institution at Washington Heights in New York City, or of the Institution in Philadelphia, and trace the descendants of every pupil in attendance since the opening of the school about seventy years ago, he might give us facts from which reliable and broad general conclusions could be drawn.

In the absence of any such general investigation, we can give only the few facts that we have been able to gather. Perhaps, in time, enough fragmentary reports may be collected to be of value.

Since the last decennial report of this school two hundred and eighty-nine pupils have been admitted. In regard to these great pains have been taken to get reliable facts. Of these one hundred and eighteen, or nearly forty-one per cent., were born deaf.

Sixty-seven pupils, coming from forty-seven different families, have deaf-mute relatives, and in the same families there are one hundred and fifty-four hearing children, and nineteen other deaf-mute children, not at school here in the last ten years. So that *thirty per cent.* of the children in these forty-seven families are deaf.

In eight families, both parents being deaf-mutes, there are twenty-one children, of whom fifteen, or *seventy-one per cent.*, are deaf, all congenitally so.

In two families, two grandparents and both parents being deaf, there are five children, all congenitally deaf.

In one family, both grandfathers, one grandmother, and mother being deaf, there are two hearing children, and two children, or *fifty per cent.*, congenitally deaf.



In one family, the mother being hard of hearing, there are seven children, four of whom, or *fifty-seven per cent.*, are deaf.

Were this a fair representation of the average condition of the offspring of deaf-mute parents, the facts would be appalling, but it is not. Revert again to the two families in which five children have both parents and two grandparents who are deaf. All these children are congenitally deaf. But this statement in order to give it value as a scientific fact, should be modified by the further statement that four out of the five children come from one family, and that a daughter of the same grandparents, herself a deaf-mute, married a deaf-mute and has four children, all of whom can hear. So that the offspring of the two pairs of grandparents instead of being one hundred per cent. deaf-mute, as appeared by the first statement, is in reality *only fifty-five per cent.*

Again, it was stated that in eight families, from which we have received pupils in the last ten years, both parents being deaf-mutes, there were in all twenty-one children, of whom fifteen, or *seventy-one per cent.*, were deaf-mutes. With this statement compare the following: From 1850 to 1874, inclusive, there were five general gatherings at the American Asylum of its former pupils. Among those assembled were the heads of 127 families having children. In 97 of these families both parents were deaf-mutes, and the aggregate number of their children was 266, of whom 32, or *twelve per cent.*, were deaf-mutes.

In 30 other families but one parent was a deaf-mute, and there were 76 children, of whom 5, or *six and one-half per cent.*, were deaf-mutes.

Let us look at another set of facts. In 25 families who have sent children to this school since the report of 1877, hearing parents, related by blood, have had 124 children, of whom 37, or *thirty per cent.*, were born deaf, and 20, or *sixteen per cent.*, were accidentally deaf, *i. e.*, *fifty-three per cent.* of their children were deaf.

In 7 of these families the parents are first cousins, and

have 45 children, of whom 6, or *thirteen per cent.*, are congenitally deaf, and 7, or *fifteen per cent.*, are accidentally deaf.

In 3 of these families the parents are second cousins, and have 18 children, of whom 5, or *twenty-seven per cent.*, are congenitally deaf, and 1, or *six per cent.*, are accidentally so.

In 4 of these families the parents are third cousins, and have 10 children, of whom 2, or *twenty per cent.*, are congenitally deaf, and 2, or *twenty per cent.*, are accidentally deaf.

In 9 of these families the parents are cousins (degree not specified), and have 43 children, of whom 6, or *thirteen and one-half per cent.*, are congenitally deaf, and 6, or *thirteen and one-half per cent.*, are accidentally deaf.

In 2 families the parents are uncle and niece, and have 8 children, of whom 1 is congenitally deaf, and 1 accidentally so.

Seventeen of the above twenty-five families have no deaf-mute relatives.

One more point. It is claimed by some that the large schools of this country, by allowing the use of the sign language, foster a clannish spirit and promote the marriage of deaf-mutes to deaf-mutes, and so have a strong tendency to produce deaf-mute offspring, which would be avoided were the oral method adopted. Statistics do not sustain this theory, for in Germany, the home and chief advocate of oral schools for more than a century and a quarter, there are 96 deaf-mutes to 100,000 of population, while in the United States there are only 66 deaf-mutes to 100,000 of the population. It might not be amiss in both cases to take into account human nature as an important factor in the solution of the problem.

The following table shows all the children admitted to this school since May, 1877, who have deaf-mute relatives, and, also, all children, admitted during the same time whose parents are related by blood. Cases connected by a brace belong to the same family :

## PUPILS HAVING DEAF RELATIVES.

DEAF MUTE RELATIVES.														
Case.	Register No.	Age at which deafness occurred.	Consanguinity of parents.	No. of hearing children in family.	Grand-father.	Grand-mother.	Father.	Mother.	Brother.	Sist r.	Uncle.	Aunt.	First Cousin.	Second Cousin.
1	2145	Congenital	.....	0	1	1	1	1	1	2	2	1	4	..
2	2362	Congenital	.....	0	1	1	1	1	1	1	2	1	4	..
3	2327	Congenital	.....	0	1	1	1	1	1	2	2	1	4	..
4	2146	Congenital	.....	0	1	1	1	1	2	1	2	1	4	..
5	2150	Congenital	2d Cousins	5	..	..	..	..	3	..	..	..	..	..
6	2285	Congenital	2d Cousins	5	..	..	..	..	2	1	..	..	..	..
7	2152	Congenital	.....	0	..	..	1	1	3	1	1	1	1	..
8	2386	Congenital	.....	0	..	..	1	1	3	1	2	1	1	..
9	2237	Congenital	.....	0	..	..	1	1	2	2	2	1	1	..
10	2308	Congenital	.....	0	..	..	1	1	2	2	2	1	1	..
11	2153	Congenital	.....	0	..	..	1	1	2	2	2	1	1	..
12	2378	Congenital	.....	1	..	..	1	1	2	1	1	..	2	..
13	2198	Congenital	.....	1	..	..	1	1	2	1	1	..	2	..
14	2199	Congenital	.....	1	..	..	1	1	1	2	1	..	2	..
15	2247	Congenital	.....	2	2	1	1	..	1	1	..	2	2	2
16	2264	Congenital	.....	0	1	1	1	1	..	1	..	1	1	..
17	1140	Congenital	.....	1	..	..	1	1	1	..	1	..	4	..
18	2336	Congenital	.....	3	..	..	1	1	..	8*	..	..	..	..
19	2214	Congenital	.....	0	..	..	1	1	..	..	1	2	1	..
20	2388	Congenital	.....	0	..	..	1	1	1	..	1	2	5	..
21	2125	(?)	.....	5	..	..	..	..	1	..	..	..	..	..
22	2126	(?)	.....	5	..	..	..	..	1	..	..	..	..	..
23	2391	Congenital	1st Cousins	8	..	..	..	..	1	1	..	..	..	..
24	2128	4 years	1st Cousins	8	..	..	..	..	1	2	..	..	..	..
25	2134	4 years	Cousins	2	..	..	..	..	..	..	..	..	..	..

One cousin of mother is deaf and dumb.  
One cousin of mother is deaf and dumb.  
One cousin of mother is deaf and dumb.  
One cousin of mother is deaf and dumb.  
One cousin of mother is deaf and dumb.

Her paternal grandparents were 2d cousins, and  
[had nine deaf children.  
One cousin of father.

One cousin of mother is deaf and dumb.  
 One cousin of mother is deaf and dumb.  
 One cousin of mother is deaf and dumb.  
 One cousin of mother is deaf and dumb.  
 One cousin of mother is deaf and dumb.

Her paternal grandparents were 2d cousins, and  
 [had nine deaf children.  
 One cousin of father.





PUPILS HAVING DEAF RELATIVES.—CONTINUED.

DEAF MUTE RELATIVES.

Case.	Register No.	Age at which deafness occurred.	Consanguinity of parents.	No. of hearing children in family.	Grand-father.	Grand-mother.	Father.	Mother.	Brother.	Sister.	Uncle.	Aunt.	First Cousin.	Second Cousin.
57	2381	4 yrs. 5 mos.	.....	4	..	..	..	..	..	..	..	..	..	..
58	2387	6 years	Cousins	4	..	..	..	..	..	..	..	..	..	..
59	2389	.....	.....	3	..	..	..	..	..	..	..	..	..	..
60	2394	Congenital	.....	6	..	..	..	..	..	..	..	..	..	..
61	2217	2 years	1st Cousins	1	..	..	..	..	1	1	..	..	..	..
62	2283	Congenital	1st Cousins	.....	..	..	..	..	..	2	..	..	..	..
63	2222	1½ years	{ Father ½ brother to wife's mo. }	4	..	..	..	..	..	..	..	..	..	..
64	2227	1 year	Cousins	3	..	..	1	1	..	..	2	..	..	..
65	2228	Congenital	.....	1	..	..	..	..	..	..	..	..	..	..
66	2230	Congenital	.....	8	..	..	..	1	1	..	..	..	1	..
67	2239	Congenital	1st Cousins	2	..	..	..	..	..	..	..	..	..	..
68	2251	1 year	2d Cousins	6	..	..	..	..	..	..	..	..	..	..
69	2252	Congenital	.....	3	..	..	..	..	3	1	..	..	..	..
70	2284	Congenital	.....	3	..	..	..	..	4	..	..	..	..	..
71	2259	1 year	Cousins	2	..	..	..	2	..	..	..	..	..	..
72	2260	2 years	Dist. Cousins	5	..	..	..	..	..	..	..	..	..	..
73	2268	Congenital	3d Cousins	0	..	..	..	..	..	..	..	..	..	..
74	2278	3½ years	3d Cousins	2	..	..	..	..	..	..	..	..	..	..
75	2280	2 years	.....	4	..	..	..	..	..	..	..	..	2	..
76	2288	Congenital	.....	4	..	..	..	..	..	1	..	..	..	..
77	2289	Congenital	Cousins	1	..	..	..	..	1	1	..	..	..	..
78	2293	12 years	Cousins	6	..	..	..	..	..	..	..	..	..	..
79	2302	Congenital	1st Cousins	3	..	..	..	..	..	..	1	..	..	..
80	2309	3 years	.....	11	..	..	..	..	..	..	..	..	..	..
81	2313	Congenital	2d Cousins	1	..	..	..	..	..	..	1	..	1	..
82	2319	Congenital	.....	3	..	..	..	..	3	..	..	..	..	..
83	2320	3 years	.....	1	..	..	..	..	..	1	..	..	..	..

Father has 2 cousins and 2 nieces partially deaf.  
One third cousin.

ALLEGED CAUSES OF DEAFNESS OF 289 PUPILS ADMITTED FROM  
MAY, 1877, TO MAY, 1887.

Bilious and Catarrhal fever, . . . . .	1
Boils on head, . . . . .	1
Brain-fever, . . . . .	5
Brain and Bilious fever, . . . . .	1
Brain and Catarrhal fever, . . . . .	1
Cholera Infantum, . . . . .	3
Colds, . . . . .	2
Congenital, . . . . .	118
Congestion of Brain, . . . . .	1
Diphtheria, . . . . .	2
Disease in head, . . . . .	7
Falls, . . . . .	10
Fever, . . . . .	5
Fits, . . . . .	4
Fright, . . . . .	1
Idiotic, . . . . .	3
Inflammation of the ears, . . . . .	1
Inflammation of the spine, . . . . .	1
Lung fever, . . . . .	1
Measles, . . . . .	8
Meningitis, . . . . .	21
Poisoned by toy, . . . . .	1
Salt-rheum, . . . . .	1
Scarlet fever, . . . . .	53
Scrofula, . . . . .	2
Sickness, . . . . .	8
Small-pox, . . . . .	2
Spotted fever, . . . . .	1
Teething, . . . . .	1
Typhoid fever, . . . . .	4
Unknown, . . . . .	16
Whooping cough, . . . . .	4

## AGE AT WHICH DEAFNESS OCCURRED.

Congenital, . . . . .	118
Doubtful, . . . . .	18
Under 1 year, . . . . .	28
Between 1 and 2 years, . . . . .	39
"    2 and 3 years, . . . . .	26
"    3 and 4 years, . . . . .	21
"    4 and 5 years, . . . . .	15
"    5 and 6 years, . . . . .	8
"    6 and 7 years, . . . . .	7
"    7 and 8 years, . . . . .	2
"    8 and 9 years, . . . . .	1
"    10 and 11 years, . . . . .	2
"    12 and 13 years, . . . . .	1
Idiotic, . . . . .	3

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Just seventy years ago, on the 15th of April last, our school was opened for the reception of pupils. It was a small beginning but broad ideas were back of it. The principles of instruction then established in this little center have spread from the Atlantic to the Pacific, and from the Great Lakes to the Gulf of Mexico. Instead of one school there are now more than sixty. The seven pupils have increased more than a thousand fold, and our schools are universally acknowledged to be the best in the world. Other nations study our systems of instruction and their results, as models for the improvement of their own.

An interesting event of the year just closed was the visit to England, in October last, of Dr. E. M. Gallaudet, once a teacher in this school, but for more than twenty years President of the National Deaf-Mute College at Washington, D. C., at the invitation of the Royal Commission on the Blind, Deaf and Dumb, etc., conveyed through the Department of State, in order to give information concerning deaf-mute education in the United States. It will be remembered that when his father, Rev. Thomas H. Gallaudet, was sent to

England in 1815, by the founders of this school to learn the system of instruction used there, he was utterly shut out from the knowledge he sought by the selfishness and greed of the Braidwood family, who at that time had a monopoly of the business, and went to Paris for the information and assistance he needed. Now, after the lapse of seventy-one years, "his youngest son visits England on an entirely different errand and under very different circumstances. He goes not in behalf of the deaf of America, but of Great Britain; not at the request of his fellow countrymen, but of the British government; not to seek information, but to impart it." It was most fitting, as it was most gratifying to the whole profession, that the son of the Rev. Thomas H. Gallaudet should be selected to represent the cause of deaf-mute education in America before the Royal Commission of England, and to repay in such different coin the treatment received by his father, when seeking for light in the same philanthropic work almost three-quarters of a century before.

Another interesting occurrence of the year was the meeting of the Eleventh Convention of American Instructors of the Deaf at Berkeley, California, July 15-21. It was the largest convention of its kind ever assembled in this country and one of the most profitable. Many phases of the instruction of deaf-mutes were discussed. A new feature of the convention, and perhaps the most profitable one, was the normal department, in which the actual work of the schoolroom was presented by teachers fresh from their classes, recounting successes and failures, comparing methods, and all eager to examine any method which merited consideration from the results produced by it. No small credit for the success of this department is due to Mr. C. W. Ely, Principal of the Maryland School for the Deaf, the proposer, organizer, and manager of it.

Not the least profitable part of the convention was the journey there and back, each covering about two weeks. On a special train were over two hundred delegates—members of boards of direction, officers and teachers,—representing



forty-one schools, and almost every shade of opinion as to methods of instruction. Rarely — never in our profession — has an opportunity been afforded for such wide and intimate acquaintance with those engaged in the same work. Never, such an extended opportunity for that close personal discussion of methods and means, so much more satisfactory than the more formal papers and elaborate speeches of a large assembly.

At Berkeley, the convention was welcomed by the Governor of the State, the President of the Board of Directors of the California Institution for the Deaf and Dumb, and others, and was most royally entertained by Principal and Mrs. Wilkinson, who did every thing in their power for the comfort and enjoyment of their guests.

Very little formal action was taken on the matters discussed by the convention, but the following resolutions were adopted without a dissenting voice.

WHEREAS, The experience of many years in the instruction of the deaf has plainly shown that among the members of this class of persons great differences exist in mental and physical condition, and in capacity for improvement, making results easily possible in certain cases which are actually unattainable in others, these differences suggesting very widely different treatment with different individuals: it is therefore —

*Resolved*, That the system of instruction existing at present in America commends itself to the world, for the reason that its tendency is to include all known methods and expedients which have been found to be of value in the education of the deaf, while it allows diversity and independence of action, working at the same time in harmony, and aiming at the attainment of a common object by all.

*Resolved*, That earnest and persistent endeavors should be made in every school for the deaf to teach every pupil to speak and read from the lips, and that such efforts should only be abandoned when, after thorough tests by experienced and competent teachers, it is plainly evident that the measure of success attainable is so small as not to justify the necessary amount of labor.

During its present session, the Legislature of Massachusetts, following the example of most of the Central and Western States, has passed a law making the education of her deaf-mute children as free as that of their hearing brothers and sisters in the public schools.\* It is most earnestly to be

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\* See last page of the appendix to this report.

hoped that the other New England States will not allow themselves long to be left behind in this march of progress, will not be less generous, less just to their deaf-mute children than are their sister States. Practically, our school has been free for years to pupils from every New England State. Why should not the law conform to the fact? In its present form, it saves nothing to the States, and only serves to annoy the friends of young deaf-mutes seeking an education, or even in a few cases to keep the children from the school.

Respectfully submitted,

JOB WILLIAMS, *Principal*.

May 7, 1887.

## PHYSICIAN'S REPORT.

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*To the President and Directors of the American Asylum:*

GENTLEMEN,—The past year has been one of excellent health for the pupils in this institution. There has not been a death, and but few cases of severe sickness.

We have had one case of diphtheria, but our system of disinfection is probably operative to destroy the germs of infectious diseases, as has been repeatedly proven in treating the destruction of the germs of scarlet-fever.

By the disinfection above noted, no spread of the disease occurred, and this case has made a complete recovery.

The following cases have come under my professional care during the year.

Cases.	Result.
1 Abscess, . . . . .	Recovered.
1 Diphtheria, . . . . .	"
2 Bronchitis, . . . . .	"
1 Fractured arm, . . . . .	"
1 Fractured nose, . . . . .	"
1 Erysipelas, . . . . .	"
1 Eczema, . . . . .	"
1 Cut, . . . . .	"
18 Vaccinations, . . . . .	"

Respectfully submitted,

GEO. W. AVERY, M.D.

# STATEMENT

OF

ASSETS BELONGING TO THE AMERICAN ASYLUM.

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Invested in Bonds and Mortgage of Real Estate, .	\$78,250.00
“ Railroad Bonds, . . .	84,128.75
“ N. Y., N. H. & Hartford R. R. Stock, .	15,812.50
“ Bank Stocks in Connecticut, . . .	86,561.75
“ Real Estate in Chicago, . . .	5,000.00
“ Real Estate in Hartford, . . .	98,000.00
Furniture in the Institution, . . .	5,390.00
Cash on hand, . . . . .	3,238.63
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	\$376,381.63

Including the A. Blodget Fund, . . .	\$2,233
“ Ellen Lyman Memorial Pub- lication Fund, . . .	2,000
“ Joseph Davis Fund, . . .	1,000
“ Eliza Morison Legacy, . . .	2,000

HARTFORD, April 6, 1887.



## ABSTRACT OF

*Dr.*      AMERICAN ASYLUM *in account with* W. P. WILLIAMS,

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To Flour, . . . . .	\$1,111.80
Meal, . . . . .	10.35
Crackers and Brown Bread, . . . . .	138.53
Rice, . . . . .	30.92
Yeast, . . . . .	86.84
Hay and Straw, . . . . .	131.72
Provender and Oats, . . . . .	306.09
Live Stock, . . . . .	75.00
Blacksmith Repairs, etc., . . . . .	514.99
Butter, . . . . .	1,552.99
Eggs, . . . . .	59.99
Charcoal, . . . . .	346.30
Hard Coal, . . . . .	1,811.70
Wood, . . . . .	27.93
Furniture, . . . . .	527.51
Groceries, . . . . .	1,358.71
Gas and Lights, . . . . .	742.74
Meat, Fish, and Fowl, . . . . .	4,019.54
Medicine, . . . . .	35.12
Miscellaneous, . . . . .	1,503.39
Pupils, . . . . .	1,300.24
Repairs and Improvements, . . . . .	1,272.37
Postage, . . . . .	120.08
Cabinet Shop, . . . . .	764.44
Shoe Shop, . . . . .	671.62
Tailor Shop, . . . . .	137.44
Vegetables and Fruit, . . . . .	678.66
Wages, . . . . .	4,987.22
Washing and Soap, . . . . .	890.10
Water, . . . . .	328.85
Balance to new year, . . . . .	775.12

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\$26,318.30

## CURRENT EXPENSES.

*Steward, for the Year ending April 1, 1887.**Cr.*


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By Cash Balance on hand April 1, 1886,	\$550.37
Cash received from Treasurer,	21,000.00
Cash received from State of Maine,	318.34
"    "    "    New Hampshire,	169.31
"    "    "    Vermont,	20.94
"    "    "    Massachusetts,	304.07
"    "    "    Rhode Island,	17.24
"    "    "    Connecticut,	210.26
"    "    Pupils,	785.99
"    "    Cabinet Shop,	559.70
"    "    Shoe Shop,	583.60
"    "    Live Stock,	495.52
Miscellaneous sources, including sale of surplus stores, pasturage, items of rent, etc.,	1,302.96

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\$26,318.30

*Dr.*      The American Asylum in account with Roland Mather, Treasurer.      *Cr.*

1887.		1886.	
April 6.	To paid Orders of Directing Committee in favor of W. P. Williams, Steward, the year, . . . \$21,000.00	April 5.	By Balance of Account rendered this date, . . . \$4,873.29
	To paid Salaries, the year, . . . 24,768.75	April 6.	By Income from the Fund, the year, . . . 16,854.73
	To Insurance and Taxes, . . . 751.68	1887.	By Income from \$3,000.00 Publication Fund, the year, . . . 180.00
	To Sundry Expenses, . . . 834.80		By Received from the 6 New England States for Support of Beneficiaries, . . . 26,837.50
	To paid the Steward, Clothing Bills Collected of the States, . . . 1,077.06		By Rent of Dwellings, . . . 808.34
	To Re-investments — "Fund Account," viz.: Chicago Mortgages at 6 per ct., . . . 8,200.00		By Clothing Bills Collected of the States, . . . 1,077.06
	To paid Publication Fund for 1886, . . . 180.00		By Collections — Fund Account, . . . 9,600.00
	To paid Publication Fund, income to April 1, 1887, . . . 180.00		
	To Cash Balance carried to new account, . . . 3,238.63		
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	\$60,230.92		\$60,230.92

We have this day examined the foregoing account, together with the vouchers for the disbursements charged therein, and the balance of cash on hand, and find the same correct.

(Signed.)

JOHN C. DAY, } *Auditors.*  
WILLIAM L. MATSON, }

HARTFORD, April 23, 1887.

# APPENDIX.

## I. PAPERS, PERIODICALS, ETC.

THE FOLLOWING PAPERS HAVE BEEN SENT TO THE PUPILS GRATUITOUSLY THE PAST YEAR.

NAME.	WHERE PUBLISHED.
Advance, . . . . .	Inst. for D. & D., Jacksonville, Ill.
Anamosa Eureka, . . . . .	Anamosa, Iowa.
Boston Transcript, . . . . .	Boston, Mass.
Canaan Reporter, . . . . .	East Canaan, N. H.
Christian Secretary, . . . . .	Hartford, Conn.
Columbian Register, . . . . .	New Haven, Conn.
Connecticut Herald and Journal, . . . . .	New Haven, Conn.
Daily News, . . . . .	Inst. for D. & D., Berkeley, Cal.
Daily Paper for Our Little Ones, . . . . .	Inst. for D. & D., Rochester, N. Y.
Deaf-Mute Hawk-Eye, . . . . .	Inst. for D. & D., Council Bluffs, Ia.
Deaf-Mute Journal, . . . . .	New York City.
Deaf-Mute Index, . . . . .	Inst. for D. & D., Colorado Springs, Col.
Deaf-Mute Mirror, . . . . .	Inst. for D. & D., Flint, Mich.
Deaf-Mute Optic, . . . . .	Inst. for D. & D., Little Rock, Ark.
Deaf-Mute Record, . . . . .	Inst. for D. & D., Fulton, Mo.
Deaf-Mute Voice, . . . . .	Inst. for D. & D., Jackson, Miss.
Gazette, . . . . .	Lewiston, Maine.
Goodson Gazette, . . . . .	Inst. for D. & D., Stanton, Va.
Hartford Courant, . . . . .	Hartford, Conn.
Hartford Post, . . . . .	Hartford, Conn.
Hartford Times, . . . . .	Hartford, Conn.
Hawk-Eye, Jr., . . . . .	Inst. for D. & D., Council Bluffs, Ia.
Kansas Star, . . . . .	Inst. for D. & D., Olathe, Kansas.
Kennebec Journal, . . . . .	Augusta, Maine.
Kentucky Deaf-Mute, . . . . .	Inst. for D. & D., Danville, Ky.
Locomotive, . . . . .	Hartford, Conn.
Maryland Deaf-Mute Bulletin, . . . . .	Maryland School for the D. & D., Frederick, Md.
Miss Hawkeye, . . . . .	Inst. for D. & D., Council Bluffs, Ia.
Mute's Companion, . . . . .	Inst. for D. & D., Faribault, Minn.
Mute Journal of Nebraska, . . . . .	Inst. for D. & D., Omaha, Neb.
Nashua Telegram, . . . . .	Nashua, N. H.
New Haven Palladium, . . . . .	New Haven, Conn.
Our Dumb Animals, . . . . .	Boston, Mass.
Portland Transcript, . . . . .	Portland, Maine.
Register, . . . . .	Inst. for D. & D., Rome, N. Y.
Religious Herald, . . . . .	Hartford, Conn.
Republican Standard, . . . . .	Bridgeport, Conn.
Rhode Island County Journal, . . . . .	Providence, R. I.
Rhode Island Press, . . . . .	Providence, R. I.
Salem Register, . . . . .	Salem, Mass.
Silent Observer, . . . . .	Inst. for D. & D., Knoxville, Tenn.
Texas Mute Ranger, . . . . .	Inst. for D. & D., Austin, Texas.
Travelers Record, . . . . .	Hartford, Conn.
Vermont Christian Register, . . . . .	Montpelier, Vt.
Vermont Watchman and Star Journal, . . . . .	Montpelier, Vt.
Villager, . . . . .	Amesbury and Salisbury, Mass.
Vis-a-Vis, . . . . .	Inst. for D. & D., Columbus, Ohio.
West Virginia Tablet, . . . . .	Inst. for D. & D., Romney, W. Va.
Wisconsin Deaf-Mute Times, . . . . .	Inst. for D. & D., Delavan, Wis.
Zion's Herald, . . . . .	Boston, Mass.



## II.

# LIST OF PUPILS

IN THE SCHOOL WITHIN THE YEAR ENDING ON THE FIRST OF MAY, 1887.

### MALES.

NAME.	RESIDENCE.	ADMISSION.
Abbott, James H.,	Groveton, N. H.,	Sept., 1885
* Acheson, Eugene A.,	Boston, Mass.,	Sept., 1878
Acheson, Washington D.,	Boston, Mass.,	Sept., 1884
Avery, Edward S.,	Bridgeport, Conn.,	Sept., 1886
Barrett, Edwin W.,	Willington, Conn.,	Sept., 1885
Barrows, Walter C.,	East Hartford, Conn.,	Sept., 1884
* Bellows, Herbert G.,	Walpole, N. H.,	Jan., 1883
Bibbeau, Jerry,	Manchester, N. H.,	Jan., 1882
Bishop, George R.,	South Boston, Mass.,	Sept., 1880
Boucher, Abraham,	Winchendon, Mass.,	Sept., 1884
Boucher, Joseph,	Winchendon, Mass.,	Sept., 1884
Breen, Melvin,	Princeton, Maine,	Sept., 1884
Bronson, Charles,	Plainville, Conn.,	Sept., 1882
Brown, George E.,	South Norwalk, Conn.,	Sept., 1884
Caiger, Randall D.,	Boston Highlands, Mass.,	Sept., 1885
Cantlon, Daniel.	Winchester, N. H.,	Sept., 1881
Carter, Howard S.,	Hartford, Conn.,	Sept., 1881
* Changnon, Moses,	Chicopee Falls, Mass.,	Sept., 1882
Clark, G. Arthur,	Wethersfield, Conn.,	Sept., 1885
Clark, H. D. Lee,	West Suffield, Conn.,	Sept., 1885
Clouthier, George E.,	Concord, N. H.,	Sept., 1883
Conant, Frank A.,	Chelsea, Mass.,	Sept., '80 & '83
Conolly, Timothy,	West Boylston, Mass.,	Sept., 1881
Constantine, Michael, Jr.,	Bangor, Maine,	Sept., 1885
Cossette, J. Thelesphor,	Meriden, Conn.,	Sept., 1884
Cozzens, Ralph L.,	Holliston, Mass.,	Sept., 1881

NAME.	RESIDENCE.	ADMISSION.	
Creamer, Pelham S.,	So. Waldoboro, Maine,	Sept.,	1880
Culver, Heman M.,	East Dorset, Vt.,	Sept.,	1881
Culver, John L.,	East Dorset, Vt.,	Sept.,	1883
Dawson, Edward,	Milford, Conn.,	Nov.,	1885
*Dolan, John,	Jamaica Plain, Mass.,	Dec.,	1884
*Dolan, Owen,	Attleboro Falls, Mass.,	Sept.,	1882
Dowd, William,	Manchester, N. H.,	Sept.,	1885
*Flynn, John F.,	Bangor, Maine,	Oct.,	1877
Flynn, Martin,	New Britain, Conn.,	Sept.,	1886
Ford, Edward,	Boston, Mass.,	Oct.,	1885
Foresythe, George,	St. Albans, Maine,	Sept.,	1886
Furrow, Arthur,	Agawam, Mass.,	Sept.,	1879
Gilheene, Frank,	Providence, R. I.,	Sept.,	1883
Gray, Francis G.,	Belfast, Maine,	Sept.,	1884
Griffin, James,	Boston, Mass.,	Sept.,	1880
Gunnison, Fred. A.,	Topsfield, Mass.,	Sept.,	1878
Guyott, Edward W.,	Holyoke, Mass.,	Sept.,	1880
Habert, John,	South Barre, Vt.,	Jan.,	1882
Hackman, Harry,	Providence, R. I.,	Sept.,	1883
Hanson, Louis S.,	Camden, Maine,	Sept.,	1882
Harvey, Irus W.,	Greeneville, Conn.,	Sept.,	1883
Hatch, Charles M.,	Danbury, Conn.,	Sept.,	1884
Heyer, Albert S.,	St. Johnsbury, Vt.,	Sept.,	1885
Hine, Edward H.,	Waterbury, Conn.,	Sept.,	1881
*Hopkins, Willie,	No. Whitefield, Maine,	Sept.,	1882
Jones, Charles E.,	Hancock, Mass.,	Sept.,	1882
Kilbourn, George A.,	Salisbury, N. H.,	Sept.,	1884
Kimball, Edwin,	Burke, Vt.,	Sept.,	1881
King, Joseph,	Willimantic, Conn.,	Sept.,	1884
*Lane, William H.,	Fall River, Mass.,	Sept.,	1887
Leighton, Edmund,	Eastport, Maine,	Sept.,	1885
Lewis, Harry S.,	Waterbury, Conn.,	Sept.,	1883
Little, Albert,	Colebrook, N. H.,	Nov.,	1881
Maher, Frederick J.,	New Haven, Conn.,	Sept., '80 & '84	
Marshall, Gilbert F.,	Bridgeport, Conn.,	Sept.,	1879
McAtee, James,	Boston, Mass.,	Oct.,	1882

NAME.	RESIDENCE.	ADMISSION.
* McCrate, Daniel,	Whitinsville, Mass.,	Sept., 1878
McCormick, Patrick L.,	Taunton, Mass.,	Sept., 1886
McCue, Patrick F.,	Hartford, Conn.,	Oct., 1878
* McFarland, James,	Boston, Mass.,	Sept., 1883
McIntyre, Ernest,	Warren, Maine,	Sept., 1880
McSorley, Hugh W.,	East Hampden, Maine,	Sept., 1884
* McTernen, John,	Stamford, Conn.,	Sept., 1881
Merritt, Henry S.,	Newburyport, Mass.,	Sept., 1886
Mitchell, George W.,	Troy, Maine,	Oct., 1885
Mitchell, Thomas,	Fall River, Mass.,	Sept., 1883
Mooers, Willie O.,	Milo, Maine,	Oct., 1885
Murray, John,	Winchendon, Mass.,	Sept., 1884
Nolen, Albert A.,	Salem, Mass.,	Sept., 1886
Olson, Carl,	Wethersfield, Conn.,	Sept., 1885
† Page, Edmund,	Burlington, Maine,	Sept., 1880
Paro, Clefos,	Lebanon, N. H.,	Sept., 1880
* Pearce, Frederick W.,	Niantic, Conn.,	Sept., 1881
Pierce, Joseph C.,	Taunton, Mass.,	Sept., 1884
Perry, Edgar W.,	Pittsburgh, N. H.	Sept., 1880
Pfunder, William,	Foxboro, Mass.,	Sept., 1886
Porter, Alfred,	Spencer, Mass.,	Sept., 1883
Provoncha, Willie,	East Brighton, Vt.,	Sept., 1882
Renshaw, Charles,	Putnam, Ct.,	Sept., 1886
Richards, Hermon L.,	Westport, Conn.,	Sept., 1879
Richey, Eli Jr.,	Chicopee, Mass.,	Sept., 1886
Rivers, Bertie,	Morrisville, Vt.,	Sept., 1886
Robinson, George H.,	Concord, N. H.,	Sept., 1878
Robinson, Frederick R.,	Concord, N. H.,	Sept., 1881
Royden, Chauncey L.,	Milford, Conn.,	Sept., 1883
Ryan, Jeremiah,	Concord, N. H.,	Sept., 1881
* Sanborn, Warren,	Palermo, Maine,	Sept., '80 & '83
Sears, Walter H.,	Dalton, Mass.,	Sept., 1881
Shaw, Willie E.,	Boston, Mass.,	Sept., 1884
Simonds, Adelbert J.,	South Strafford, Vt.,	Sept., 1880
Smith, Ernest,	West Stafford, Conn.,	Oct., 1886
Snyder, Lawrence M.,	New Haven, Conn.,	Sept., 1878

NAME.	RESIDENCE.	ADMISSION.
Spear, Charles F.,	Belfast, Maine,	Sept., '78 & '80
Stearns, Perley A.,	Nashua, N. H.,	Sept., 1886
Sullivan, James C.,	Weston, Mass.,	Sept., 1880
Thayer, Henry E.,	H'rtl'd FourCorners, Vt.,	Sept., 1879
Varney, Fred. S.,	Farmington, N. H.,	Sept., 1883
Walker, Charles R.,	Springfield, Mass.,	Sept., 1879
Walls, Gratton P.,	Rockland, Mass.,	Oct., 1884
Ward, Willie,	Holyoke, Mass.,	Sept., 1878
White, Walter W.,	Bellows Falls, Vt.,	Sept., 1882
White, Thomas,	Boston, Mass.,	Sept., 1883
Worcester, Ira E.,	Amherst, N. H.,	Sept., 1879



## FEMALES.

NAME.	RESIDENCE.	ADMISSION.
Acheson, Kate L.,	Boston, Mass.,	Sept., 1885
Barrett, Mary E.,	New Haven, Conn.,	Sept., 1885
Beatty, Margaret,	Chelsea, Mass.,	Jan., 1882
Bell, Alice J.,	Norfolk, Conn.,	Sept., 1885
Boucher, Mary,	Winchendon, Mass.,	Sept., 1884
Brennan, Mary E.,	New Haven, Conn.,	Sept., 1883
Brockway, Lottie B.,	East Burke, Vt.,	Sept., 1885
Bronson, Isabelle E.,	Plainville, Conn.,	Sept., 1880
Brown, Emma,	Danbury, Conn.,	Sept., 1881
Brown, E. Belle,	Boston, Mass.,	Sept., 1881
* Buck, Lucy E.,	Stonington, Conn.,	Sept., 1879
Bunce, Sarah A.,	Freedom, N. H.,	Sept., 1884
Butterfield, Fannie N.,	Waterville, Maine,	Sept., 1881
Cantlon, Kate,	Winchester, N. H.,	Sept., 1882
* Chagnon, Mary,	Chicopee Falls, Mass.,	Sept., '78 & '81
Crimmings, Jennie,	Somerville, Mass.,	Sept., 1884
Culver, Carrie,	East Dorset, Vt.,	Sept., 1886
Dolan, Catharine,	Providence, R. I.,	Sept., 1886
Dufault, Allizia,	East Brookfield, Mass.,	Sept., 1882
Eaton, Gracie,	Waitsfield, Vt.,	Sept., 1881
Finnigan, Margaret,	Montvale, Mass.,	Sept., 1885
Garten, Nellie,	Stafford Springs, Conn.,	Sept., 1881
Gilheeney, Mary,	Providence, R. I.,	Sept., 1885
* Goodrow, Anna,	Claremont, N. H.,	Sept., 1883
Hall, Addie T.,	Guilford, Conn.,	Sept., 1884
Hanscum, Marinda,	Hartford, Conn.,	Feb., 1883
Hopkins, Anna E.,	Augusta, Maine,	Jan., 1878
Hulett, Lydia M.,	Pawlet, Vt.,	Sept., 1886
Jencks, Carrie L.,	East Hartford, Conn.,	Sept., 1877
Katon, Rosanna,	Boston, Mass.,	Sept., 1884
* Keating, Mary A.,	Ludlow, Vt.,	Sept., 1883
Kelly, Alice G.,	Westford, Mass.,	Sept., 1884

NAME.	RESIDENCE.	ADMISSION.	
Knox, Fannie B.,	Hartford, Conn.,	Oct.,	1881
* Lockhart, Dora M.,	Haverhill, Mass.,	Sept.,	1878
Love, Mary H.,	Gilbertville, Mass.,	Sept.,	1881
Lynch, Mary E.,	Providence, R. I.,	Sept.,	1880
Markham, Lola E.,	E. Longmeadow, Mass.,	Sept.,	1882
Marnock, Anna M.,	South Albany, Vt.,	Sept.,	1879
Marshall, Deborah,	Bridgeport, Conn.,	Sept.,	1885
Marshall, Edith H.,	Bridgeport, Conn.,	Sept.,	1879
Marvel, Bertha,	New Bedford, Mass.,	Sept.,	1884
* Mather, Carrie M.,	Meriden, Conn.,	Sept.,	1885
Merrill, Emma M.,	Exeter, N. H.,	Sept.,	1880
McDonald, Nellie,	New Haven, Conn.,	Sept.,	1882
McSorley, Mary A.,	East Hampden, Maine,	Sept.,	1884
Mooers, Lottie G.,	Milo, Me.,	Oct.,	1886
Nadeau, Geneva,	Houlton, Maine,	Sept.,	1881
* Nelligan, Anne,	N. Cambridge, Mass.,	Sept.,	1879
Niebuhr, Lizzie,	Meriden, Conn.,	Sept.,	1882
O'Connell, Katie,	Holliston, Mass.,	Sept.,	1880
O'Neil, Ellen,	Stafford, Conn.,	Sept.,	1877
* Packard, Adella M.,	Stafford Hollow, Conn.,	Sept.,	1878
Patterson, Florence A.,	Waterbury, Vt.,	Sept.,	1884
Perry, Minnie B.,	Pittsburgh, N. H.,	Sept.,	1879
Pierce, Alice E.,	Waterbury, Conn.,	Sept.,	1881
Prime, Hattie M.,	Foxborough, Mass.,	Sept.,	1884
Ratchford, Mary,	Worcester, Mass.,	Sept.,	1880
Robertson, Jane M.,	New Haven, Conn.,	Oct.,	1886
Rock, Cordelia,	Staffordville, Conn.,	Sept.,	1879
Rooney, Catharine,	Boston, Mass.,	Sept.,	1886
* Sherman, Retta B.,	Colchester, Conn.,	Sept.,	1884
Smart, Carrie,	St. Albans, Maine,	Sept.,	1880
Smith, H. Emma,	Waterbury, Conn.,	Sept.,	1883
Sparks, Maybel B.,	Norwich, Conn.,	Sept.,	1881
Stetson, Maybelle H.,	Middleboro', Mass.,	Sept.,	1881
Sullivan, Bessie,	Cambridgeport, Mass.,	Sept.,	1883
Sullivan, Honora,	Cambridgeport, Mass.,	Sept.,	1879
Sullivan, Nellie,	Cambridgeport, Mass.,	Sept.,	1886

NAME.	RESIDENCE.	ADMISSION.	
* Tuller, Fannie A.,	West Suffield, Conn.,	Sept.,	1876
Weis, Elis�,	New Haven, Conn.,	Sept.,	1880
Weller, Mary E.,	Bridgeport, Conn.,	Sept.,	1882
Whitehouse, Daisy,	Liberty, Maine,	Sept.,	1880
* Wright, Emma E. P.,	Milford, Mass.,	Nov.,	1880
Wright, Mary A.,	Wareham, Mass.,	Sept.,	1884
York, Emma F.,	St. Albans, Maine,	Sept.,	1884

## S U M M A R Y .

SUPPORTED BY	MALES.	FEMALES.	TOTAL.
Maine, . . . . .	15	8	23
Mew Hampshire, . . . . .	16	5	21
Vermont, . . . . .	10	7	17
Massachusetts, . . . . .	37	25	62
Rhode Island, . . . . .	2	3	5
Connecticut, . . . . .	28	28	56
Total, . . . . .	108	76	184
Whole number in attendance within the year, . . . . .			184
Greatest number at any one time, . . . . .			168
Average attendance during the year, . . . . .			160

\* Not present May 1, 1886.

† Dead.

# OFFICERS OF THE AMERICAN ASYLUM,

FROM ITS ORGANIZATION TO THE PRESENT TIME.

APRIL, 1816—MAY, 1887.

## PRESIDENTS.

	Elected.	Retired
*JOHN COTTON SMITH, . . . . .	1816	1822
*WILLIAM PHILLIPS, . . . . .	1822	1823
*DANIEL WADSWORTH, . . . . .	1823	1824
*NATHANIEL TERRY, . . . . .	1824	1840
*THOMAS S. WILLIAMS, . . . . .	1840	1861
*WILLIAM W. ELLSWORTH, . . . . .	1861	1868
*CALVIN DAY, . . . . .	1868	1884
FRANCIS B. COOLEY, . . . . .	1885	

## VICE-PRESIDENTS FOR LIFE BY SUBSCRIPTION.

*WILLIAM PHILLIPS,	1817	*STEPHEN VAN RENSSELAER,	1817
*WILLIAM GRAY,	1817	*ELIAS BOUDINOT,	1817
*ISRAEL THORNDIKE,	1817	*ROBERT OLIVER,	1817
*WILLIAM PARSONS,	1817	*JOHN CALDWELL,	1819
*SAMUEL APPLETON,	1817	*CHAUNCEY DEMING,	1819
*DANIEL WADSWORTH,	1817	*CHARLES SIGOURNEY,	1819

## VICE-PRESIDENTS BY ELECTION.

	Elected.	Retired.		Elected.	Retired.
*JOHN CALDWELL,	1816	1819	*SETH TERRY,	1852	1865
*MASON F. COGSWELL,	1816	1830	*CHARLES GOODWIN,	1855	1878
*NATHANIEL TERRY,	1816	1824	*JAMES H. WELLS,	1857	1858
*DANIEL WADSWORTH,	1816	1817	*JOHN BEACH,	1857	1880
*TIMOTHY DWIGHT,	1816	1817	*AMOS M. COLLINS,	1857	1858
*CHARLES SIGOURNEY,	1816	1819	*DAVID F. ROBINSON,	1858	1861
*DAVID PORTER,	1816	1828	*FRANCIS PARSONS,	1858	1860
*JOSEPH BATTEL,	1816	1842	*CALVIN DAY,	1861	1868
*ABEL FLINT,	1817	1821	*HENRY A. PERKINS,	1862	1874



	Elected.	Retired.		Elected.	Retired.
*WARD WOODBRIDGE,	1818	1856	*SAMUEL S. WARD,	1862	1879
*HENRY HUDSON,	1819	1843	ROLAND MATHER,	1866	
*BENONI UPSON,	1819	1825	NATHANIEL SHIPMAN,	1868	
*THOMAS DAY,	1821	1855	GEO. M. BARTHOLOMEW,	1874	1887
*SAMUEL TUDOR,	1824	1861	JOHN C. PARSONS,	1875	
*WILLIAM ELY,	1826	1842	P. W. ELLSWORTH,	1878	
*STEPHEN WHITNEY,	1828	1842	ERASTUS COLLINS,	1879	1880
*DAVID WATKINSON,	1831	1857	JONATHAN B. BUNCE,	1880	
*JAMES WARD,	1847	1856	ROWLAND SWIFT,	1880	
*CHARLES SEYMOUR,	1842	1852	FRANCIS B. COOLEY,	1881	1885
*JAMES B. HOSMER,	1842	1878	JOHN C. DAY,	1885	
*BARZILLAI HUDSON,	1844	1871	WILLIAM M. HUDSON,	1887	

## DIRECTORS FOR LIFE BY SUBSCRIPTION.

*Joseph Battel,	1818	*David Porter,	1818
*P. C. Brooks,	1818	*P. Remsen,	1818
*Daniel Buck,	1818	*Andrew Ritchie,	1818
*John Caldwell,	1818	*Samuel Salisbury,	1818
*Mason F. Coggs,well,	1818	*David Sears,	1818
*John B. Coles,	1818	*Charles Sigourney,	1818
*Joseph Coolidge,	1818	*John Cotton Smith,	1818
*Chauncey Deming,	1818	*Nathaniel Terry,	1818
*Simeon Forester,	1818	*Ward Woodbridge,	1818
*Henry Hudson,	1818	*S. V. S. Wilder,	1818
*William H. Imlay,	1818	*John Jacob Astor,	1819
*James Kane,	1818	*Christopher Colt,	1819
*Eliphalet Kimball,	1818	*Henry W. Delavan,	1819
*David McKinney,	1818	*Samuel Elliot, Jr.,	1819
*Israel Munson,	1818	*Daniel D. Rogers,	1819
*H. Overing,	1818	*Luther Scarborough,	1819
*Samuel Parkman,	1818	*Eliphalet Terry,	1819
*Daniel P. Parker,	1818	*Benoni Upson,	1819
*James Perkins,	1818	*Stephen Whitney,	1819
*Joseph Peabody,	1818	*Thomas H. Gallaudet,	1820
*B. Pickman, Jr.,	1818	*Eliphalet Averill,	1821

## DIRECTORS BY ELECTION.

	Elected.	Retired.
*Joseph Rogers,	1816,	1817.
*Thomas S. Williams,	1816 and 1830,	1817 and 1840.
*Samuel Tudor,	1816,	1824.
*William Watson,	1816 and 1820,	1817 and 1837.
*John Butler,	1816 and 1824,	1817 and 1839.
*Jared Scarborough,	1816,	1817.

	Elected.	Retired.
*Joseph Trumbull, . . .	1816 and 1821,	1818 and 1822.
*Henry Hudson, . . .	1816,	1818.
*Daniel Buck, . . .	1816,	1818.
*James B. Hosmer, . . .	1816 and 1824,	1817 and 1842.
*Ward Woodbridge, . . .	1817,	1818.
*Jonathan Law, . . .	1817 and 1840,	1818 and 1842.
*John Russ, . . .	1817,	1830.
*William Ely, . . .	1817,	1826.
*Christopher Colt, . . .	1817,	1819.
*David Watkinson, . . .	1817,	1831.
*William W. Ellsworth, . . .	1818,	1820.
*James Ward, . . .	1818,	1842.
*Michael Olcott, . . .	1818,	1824.
*Seth Terry, . . .	1818 and 1830,	1820 and 1852.
*Eliphalet Averill, . . .	1818,	1820.
*Thomas Day, . . .	1819,	1821.
*Aristarchus Champion, . . .	1820,	1822.
*Thomas C. Perkins, . . .	1820 and 1844,	1824 and 1850.
*Charles Seymour, . . .	1822,	1842.
*Roswell Bartholomew, . . .	1822,	1830.
*Daniel P. Hopkins, . . .	1824,	1830.
*Barzillai Hudson, . . .	1826,	1844.
*John Beach, . . .	1830 and 1841,	1840 and 1857.
*Charles Goodwin, . . .	1831,	1855.
*Russell Bunce, . . .	1837,	1846.
*James H. Wells, . . .	1839,	1857.
*Lynde Olmsted, . . .	1840,	1841.
*Amos M. Collins, . . .	1842,	1857.
*Francis Parsons, . . .	1842,	1858.
*David F. Robinson, . . .	1842,	1858.
*Calvin Day, . . .	1842,	1861.
*Albert W. Butler, . . .	1846,	1858.
*Henry A. Perkins, . . .	1851,	1862.
*Samuel S. Ward, . . .	1852,	1862.
Roland Mather, . . .	1855,	1866.
Chauncey Howard, . . .	1857,	1864.
Nathaniel Shipman, . . .	1857,	1868.
*Leonard Church, . . .	1858,	1873.
*Lucius Barbour, . . .	1858,	1873.
Geo. M. Bartholomew, . . .	1858,	1874.
John C. Parsons, . . .	1859,	1875.
Pinckney W. Ellsworth, . . .	1861,	1878.
*Erastus Collins, . . .	1862,	1879.
Jonathan B. Bunce, . . .	1862,	1880.
*Olcott Allen, . . .	1864,	1872.

	Elected.	Retired.
Rowland Swift, . . .	1866,	1880.
Francis B. Cooley, . . .	1868,	1881.
John C. Day, . . .	1871,	1885.
Wm. M. Hudson, . . .	1873.	1887.
Frank W. Cheney, . . .	1873.	
*Edward B. Watkinson, . . .	1874,	1884.
*George C. Perkins, . . .	1875,	1875.
George M. Welch, . . .	1876.	
Samuel N. Kellogg, . . .	1878.	
*William J. Wood, . . .	1879.	1886.
Daniel R. Howe, . . .	1880.	
Lucius A. Barbour, . . .	1880.	
Atwood Collins, . . .	1881.	
William L. Matson, . . .	1884.	
Stephen A. Hubbard, . . .	1885.	
James B. Cone, . . .	1886.	
Charles H. Clark, . . .	1887.	

## SECRETARIES.

	Elected.	Retired.		Elected.	Retired.
*William W. Ellsworth,	1816	1818	*Barzillai Hudson,	1835	1860
*Jonathan Law,	1818	1820	John C. Parsons,	1860	1881
*Seth Terry,	1820	1830	Atwood Collins,	1881	
*Daniel P. Hopkins,	1830	1835			

## TREASURERS.

	Elected.	Retired.		Elected.	Retired.
*Ward Woodbridge,	1816	1817	Roland Mather,	1864	1887
*James H. Wells,	1817	1837	Daniel R. Howe,	1887	
*James B. Hosmer,	1837	1864			

## COMMISSIONERS OF THE FUND.

	Elected.	Retired.		Elected.	Retired.
*William Ely,	1824	1839	*Seth Terry,	1839	1864

## PRINCIPALS.

	Elected.	Retired.
*Thomas H. Gallaudet, . . .	1817,	1830.
*Lewis Weld, . . .	1830,	1853.
William W. Turner, . . .	1853,	1863.
*Collins Stone, . . .	1863,	1870.
*Edward C. Stone, . . .	1871,	1878.
Job Williams, . . .	1879.	

## ASSISTANT INSTRUCTORS.

	Elected.	Retired.
*Laurent Clerc, . . .	1817,	1858.
*William C. Woodbridge, . . .	1817,	1821.
*Isaac Orr, . . .	1818,	1824.
*Lewis Weld, . . .	1818,	1822.
Wm. W. Turner, . . .	1821,	1853.
*Harvey P. Peet, . . .	1822,	1831.
*Horatio N. Brinsmade, . . .	1823,	1832.
*Elizur T. Washburn, . . .	1826,	1829.
*Wilson Whiton, . . .	1826,	1872.
*George H. Loring, . . .	1826,	1834.
*Fisher A. Spofford, . . .	1828,	1833.
*David E. Bartlett, . . .	1828 and 1860,	1832 and 1879.
*Charles Rockwell, . . .	1829,	1831.
Frederick A. P. Barnard, . . .	1831,	1832.
*Luzerne Rae, . . .	1831 and 1839,	1838 and 1854.
Edmund Booth, . . .	1832,	1839.
*Joseph D. Tyler, . . .	1832,	1839.
Samuel Porter, . . .	1832 and 1846,	1836 and 1861.
*Collins Stone, . . .	1833,	1852.
*Ebenezer B. Adams, . . .	1835,	1838.
*Jared A. Ayres, . . .	1835,	1866.
*Henry B. Camp, . . .	1838,	1864.
*John O. David, . . .	1838,	1841.
*Lucius H. Woodruff, . . .	1840,	1851.
Oliver D. Cooke, . . .	1845,	1853.
*James L. Wheeler, . . .	1847,	1863.
*Catharine P. Brooks, . . .	1850,	1855.
*John C. Bull, . . .	1852,	1880.
Theodore J. Holmes, . . .	1853,	1856.
*Richard S. Storrs, . . .	1853 and 1866,	1864 and 1884.
*John R. Keep, . . .	1854,	1880.
Elizabeth C. Bacon, . . .	1854,	1863.
Eliza H. Wadsworth, . . .	1855,	1862.
Mary A. Mann, . . .	1855,	
Sarah W. Storrs, . . .	1855,	1871.
Edward M. Gallaudet, . . .	1856,	1857.
William H. Sutton, . . .	1857,	1860.
Melville Ballard, . . .	1858,	1860.
Elizabeth V. Beers, . . .	1859,	1864.
Elizabeth Weston, . . .	1859,	1862.
Jonathan L. Noyes, . . .	1860,	1866.
DeWitt Tousley, . . .	1860,	1865.
Jacob J. Middleton, . . .	1863,	1866.
*Edward C. Stone, . . .	1864,	1868.
William A. Ayres, . . .	1864,	1865.



	Elected	Retired.
Catharine Blauvelt, . . .	1864,	1868.
William H. Weeks, . . .	1865.	
*Catharine T. Robinson, . . .	1865,	1866.
Job Williams, . . .	1866,	1879.
*Arthur H. Whitmore, . . .	1866,	1867.
Abel S. Clark, . . .	1867.	
Mabel M. Bartlett, . . .	1868,	1874.
*Mary E. Haskell, . . .	1868,	1873.
Clara E. Seaverns, . . .	1868,	1870.
Caroline C. Sweet, . . .	1869.	
Kate C. Camp, . . .	1870,	1886.
Elmina D. Clapp, . . .	1870,	1871.
*Wm. L. Bird, . . .	1871,	1879.
Ida V. Hammond, . . .	1872.	
Jane B. Kellogg, . . .	1872.	
Gertrude Emerson, . . .	1873,	1874.
*Nancie A. Wing, . . .	1873,	1876.
Clara A. Larned, . . .	1873,	1875.
Lucy H. Williams, . . .	1875.	1878.
John E. Crane, . . .	1879.	
Nellie W. Stone, . . .	1879.	
Charles L. Bartlett, . . .	1879,	1880.
George F. Stone, . . .	1880.	
Gilbert O. Fay, . . .	1880.	
Simeon T. Walker, . . .	1884,	1885.
William G. Jenkins, . . .	1885.	

## TEACHERS OF ARTICULATION.

	Elected.	Retired.
Eliza H. Wadsworth, . . .	1857,	1862.
*Adelaide A. Trask, . . .	1862,	1863.
Caroline C. Sweet, . . .	1869,	1870.
*Julia Sweet, . . .	1870,	1874.
Abel S. Clark, . . .	1872,	1876.
Ada R. King, . . .	1875.	
Lucy S. Williams, . . .	1876,	1878.
Abby E. Read, . . .	1879,	1884.
Mary Allen, . . .	1885.	
Bessie Eddy, . . .	1887.	

## TEACHERS OF DRAWING.

	Elected.	Retired.
*Joseph Monds, . . .	1844,	1848.
*F. Julius Busch, . . .	1853,	1858.
Edward Behl, . . .	1858,	1860.

	Elected.	Retired.
J. Weidenmann,	1860,	1864.
Louise Stone,	1866,	1876.
George F. Stone,	1876,	1881.
Solon P. Davis,	1881.	

## TEACHERS OF PENMANSHIP.

	Elected.	Retired.
W. R. Small,	1854,	1860.
Edwin S. Bartlett,	1860,	1861.
Wm. W. Douglass,	1861,	1862.
John A. Martin,	1862,	1863.

## PHYSICIANS.

	Elected.	Retired.
*Mason F. Cogswell,	1817,	1828.
*George Sumner,	1828,	1854.
E. K. Hunt,	1854,	1873.
Geo. W. Avery,	1873.	

## SUPERINTENDENTS OR STEWARDS.

	Elected.	Retired.		Elected.	Retired.
*Abraham O. Stansbury,	1817	1818	*Lucius Morton,	1854	1855
*Samuel Whittlesey,	1818	1824	J. M. Allen,	1855	1865
*Harvey P. Peet,	1824	1831	Henry Kennedy,	1865	1881
William W. Turner,	1831	1847	William P. Williams,	1881	
Abraham C. Baldwin,	1847	1854			

## ASSISTANT STEWARDS.

	Elected.	Retired.
*Salmon Crossett,	1858,	1883.
William M. Benson,	1884.	

## MATRONS.

	Elected.	Retired.		Elected.	Retired.
*Martha Stansbury,	1817	1818	*Lydia H. Peaslee,	1831	1839
*Abigail G. Whittlesey,	1818	1824	*Phebe C. White,	1839	1871
*Margaret M. Peet,	1824	1831	Margaret Greenlaw,	1871	

## ASSISTANT MATRONS.

	Elected.	Retired.		Elected.	Retired.
*Martha Dudley,	1824	1831	Rebecca A. Cady,	1866	1881
*Nancy Dillingham,	1847	1874	Eliza Green,	1874	
*Mary A. Hull,	1855	1865	Mary A. Perry,	1881	
Louisa P. Hotchkiss,	1864	1865			

\* Deceased.

# List of Pupils of the American Asylum from the Opening of the School, April 15, 1817, to May 1, 1887.

NAME	RESIDENCE.	Time of Adm.	Cause of Deafness.	Deaf and Dumb Relatives.	How Supported.	Time under Instruc.	REMARKS.
† Abbott, James H.	Groveton, N. H.	1885	Congenital. 1865 13 Erupt'n in head at 14m. 1829 18 Illness at 1½ year. 1861 11 Scarlet fever at 8 mos. 1829 18 Disease in head at 8m. 1872 8 Unknown. 1864 10 Congenital. 1878 8 "	Parents, 1 u. 1 b.	New Hamp'e. Maine. " " Vermont. Connecticut. Massachus'ts. " "	8 yrs. 4 " 6 " 4 " 9 " 9 " 8 "	Cabinet-maker. Married a deaf-mute. Farmer. Married a deaf-mute. Engraver.
* Abbott, John W.	Sidney, Me.	1865 13					
Abbott, Laura	Lyndeborough, N. H.	1829 18					
Abbott, William W.	Northumberland, N. H.	1861 11					
* Abell, Chloe	St. Albans, Vt.	1829 18					
Abrams, George	Birmingham, Conn.	1872 8	" " " " " " " " " "	Parents, 2 b. 2 u. Par., 1 gf. 1 gm. 1 b. b. 2 s. 2 u. 4 cous. Par., 1 gf. 1 gm. 2 b. 1 s. 2 u. 4 cous. Parents, 2 b. 2 u. Par., 1 gf. 1 gm. 2 b. 1 s. 2 u. 4 cous. Par., 1 gf. 1 gm. 1 b. 2 s. 2 u. 4 cous. Parents, 2 b. 2 u.	" " " " " " " " " " " " " "	Previously at Horace Mann school 2 y.	
* Acheson, Charles	West Randolph, Mass.	1864 10					
Acheson, Eugene A.	Boston, Mass.	1878 8					
† Acheson, Kate L.	" "	1885 9					
Acheson, George W.	West Randolph, Mass.	1864 11					
Acheson, Pauline M.	Boston, Mass.	1878 11	" " " " " " " " " "	Cousins.	Vermont. Massachus'ts. Maine. Friends, R. I. and F'd's. Vermont.	6 " 7 " 3 " 4 " 3 " 4 " 10 " 1½ " 6 " 6 " 5 " 6 " 5 " 6 "	Married a deaf-mute. Married a deaf-mute. Tailorress. Mechanic; married a deaf-mute. Farmer. Farmer. Married a deaf-mute. Shoemaker; married a deaf-mute. Married a deaf-mute. " " " " Shoemaker; married a deaf-mute. Farmer; married. Married. Twice married.
† Acheson, Wash't'n D.	" "	1884 10					
* Acheson, Robert	West Randolph, Mass.	1869 10					
* Adams, Alda M.	Charlestown, Mass.	1866 11					
Adams, Fred. H.	South Gardner, Mass.	1876 19					
Aikin, Mary	Londonderry, Vt.	1827 14	Scarlet fever at 1 year. Water on brain at 3 y. Scarlet fever at 4 years. Hearing lost at 2 years. Scrofula at 7 years. Congenital.	1 brother, 1 dau. Father and moth. 1 brother, 1 son. 1 brother. Parents, 2 sis. 1 cous., 3 children. Par., 1 b. and sis.	Vermont. Massachus'ts. Maine. Friends, R. I. and F'd's. Vermont.	6 " 7 " 3 " 4 " 3 " 4 " 10 " 1½ " 6 " 6 " 5 " 6 " 5 " 6 "	Married a deaf-mute. Married a deaf-mute. Tailorress. Mechanic; married a deaf-mute. Farmer. Farmer. Married a deaf-mute. Shoemaker; married a deaf-mute. Married a deaf-mute. " " " " Shoemaker; married a deaf-mute. Farmer; married. Married. Twice married.
Alcorn, William	Boston, Mass.	1849 23					
Alden, Almira E.	Dixmont, Me.	1851 15					
Alden, Benj. H. B.	Camden, Me.	1857 19					
Aldrich, Erwin E.	Smithfield, R. I.	1864 9					
* Alexander, Albert	Brattleboro, Vt.	1826 15	" " " " " " " " " "	Cousins.	Vermont. Massachus'ts. Maine. Friends, R. I. and F'd's. Vermont.	6 " 7 " 3 " 4 " 3 " 4 " 10 " 1½ " 6 " 6 " 5 " 6 " 5 " 6 "	Married a deaf-mute. Married a deaf-mute. Tailorress. Mechanic; married a deaf-mute. Farmer. Farmer. Married a deaf-mute. Shoemaker; married a deaf-mute. Married a deaf-mute. " " " " Shoemaker; married a deaf-mute. Farmer; married. Married. Twice married.
Alexander, William	Cavendish, Vt.	1833 24					
Allard, Alonzo	Newark, Vt.	1849 14					
Allard, Hattie M.	Somerville, Mass.	1871 8					
Allard, Jonathan	Newark, Vt.	1841 16					
Allen, Adoniram J.	Raynham, Mass.	1847 12	" " " " " " " " " "	1 brother, 1 dau. Father and moth. 1 brother, 1 son. 1 brother. Parents, 2 sis. 1 cous., 3 children. Par., 1 b. and sis.	Vt. and Mass. " " " " Massachus'ts. Connecticut. Massachus'ts. Connecticut.	1½ " 6 " 6 " 5 " 6 " 5 " 6 "	Married a deaf-mute. Married a deaf-mute. Tailorress. Mechanic; married a deaf-mute. Farmer. Farmer. Married a deaf-mute. Shoemaker; married a deaf-mute. Married a deaf-mute. " " " " Shoemaker; married a deaf-mute. Farmer; married. Married. Twice married.
Allen, Asa W.	Canterbury, Conn.	1845 9					
Allen, Delia A.	Westfield, Mass.	1839 10					
Allen, Eliza	Canterbury, Conn.	1849 9					

Allen, George W.	Canterbury, Conn.	1817 14 Congenital.	3 children.	Friends	1 mo.	Farmer; married a deaf-mute.
* Allen, George W.	Oakfield, Me.	1874 18 Cold at 1 year.	1 brother.	Maine.	2 yrs.	
Allen, Harry B.	Essex, Mass.	1878 17 Congenital.		Massachus'ts.	1 "	Previously at Clarke Institute 6 years.
Allen, Helena P.	Lynn, Mass.	1846 13 Whooping cough at 6.		"	6 "	
* Allen, Irenus	Hartland, Vt.	1848 9 Dropsy in head at 1½ y.	1 sister.	Vermont.	5 "	
* Allen, James D.	Northampton, Mass.	1873 16 Scarlet fever at 6½ yrs.		Massachus'ts.	4 "	Previously at Clarke Institute.
Allen, James M.	East Windsor, Conn.	1840 13 Congenital.	2 sisters.	Connecticut.	6 "	Farmer.
Allen, Jonas R.	Hardwick, Mass.	1864 12 "	[s. 2 a. 2 c. 2 s. c.	Massachus'ts.	2½ "	
Allen, Mabel H.	Willimantic, Conn.	1881 8 "	Fath. 2 gf. 1 gm. 1	Connecticut.	4 "	
Allen, Mary M.	"	1840 10 "	bro. and 1 sis.	F'ds and Conn.	6 "	Married a deaf-mute.
Allen, Margaret	East Windsor, Conn.	1850 11 "	"	Conn. and F'ds	8 "	Assistant Matron in Washington, D. C.
Allen, Melvin W.	Oakfield, Me.	1874 18 Cold at 1 year.	1 brother.	Maine.	2 "	
Allen, Minerva	Hartland, Vt.	1853 10 Scarlet fever at 18 mos.	1 brother.	Vermont.	7 "	
Allen, Phebe	Nantucket, Mass.	1830 21 Congenital.	{ 2 bro., 2 sisters	Massachus'ts.	3½ "	
Allen, Rebekah	Hartford, Me.	1825 21 "	and 11 other	Maine.	4 "	Married a deaf-mute.
Allen, Sally	Fairfield, Conn.	1830 21 Dropsy in head at 3 y.	relatives.	Connecticut.	1 "	
Allen, Sarah	Canterbury, Conn.	1843 10 Congenital.	Parents, 1 b. 1 s.	"	6 "	Married a deaf-mute.
Allen, Stedman A.	Rayham, Mass.	1851 10 "	1 brother.	Massachus'ts.	6 "	
Allison, Archibald	Windsor, N. S.	1830 11 Scarlet fever at 3 yrs.		Friends.	5 "	Mechanic.
Anderson, Wallace E.	Frammingham, Mass.	1867 9 Congenital.		Massachus'ts.	9 "	
Andrews, Henry	Preston, Conn.	1832 13 Sickness in infancy.		Connecticut.	4 "	Car-maker; married a deaf-mute.
Andrews, James	Paris, Maine.	1857 15 Congenital.	1 sister.	Maine.	6 "	"
Andrews, John	Solon, "	1847 22 "	1 cousin.	"	4 "	Mechanic; married.
* Andrews, Leonard	Essex, Mass.	1847 9 "		Massachus'ts.	1 "	
* Andrews, Sally F.	Paris, Maine.	1858 22 "	1 brother.	Maine.	3 "	
Angier, Greenville	Boston, Mass.	1852 13 Scarlet fever at 2 yrs		Friends.	2 "	
Annan, Josephine A.	Manchester, N. H.	1864 15 "		New Hamp'e.	3 "	Married a deaf-mute.
* Arnold, Mary H.	Greensboro, Ga.	1860 19 Congenital.		Friends.	3½ "	
* Arnold, Sophia M.	Rocky Hill, Conn.	1834 14 Scarlet fever at 2 yrs.	1 sister.	Connecticut.	3 mo.	Mechanic; married a deaf-mute.
* Arrington, James.	Salem, Mass.	1827 15 Congenital.		Massachus'ts.	4 yrs.	Married a deaf-mute.
* Atkins, Galen H.	Duxbury, Vt.	1835 13 Inflamm. in head at 2½ y.		Vermont.	5 "	Farmer; married.
* Atkins, Samuel W.	Bristol, Conn.	1818 10 Illness at 1 year.		Connecticut.	4 "	
Atkins, Sylvia B.	Chatham, Mass.	1862 10 Congenital.		Massachus'ts.	7 "	Tailor; married a deaf-mute.
Atkinson, Hannah	Wolboro, N. H.	1832 14 Brain fever at 2 years.		New Hamp'e.	3½ "	
Atkinson, Mary E.	New Britain, Conn.	1875 8 Meningitis at 6 yrs		Connecticut.	8 "	
Atwood, Ralph H.	Watertown, Conn.	1848 10 Scarlet fever at 4 y. 9m.		Friends.	8½ "	Teacher; married a deaf-mute.
Atwood, Wm. T.	Plymouth, Mass.	1825 13 Congenital.		Mass. & F'ds.	6 "	Mechanic.
* Augur, Charles H.	Milford, Conn.	1846 10 A fall in infancy.		Connecticut.	8 "	
Austin, James	Swanton, Vt.	1845 15 Dropsy on brain at 1 y.		Vermont.	5 "	Shoe factory operative; married a deaf-mute.



# LIST OF PUPILS. — CONTINUED.

NAME.	RESIDENCE.	Time of Adm.	Cause of Deafness.	Deaf and Dumb Relatives.	How Supported.	Time under Instruc.	REMARKS.
*Averill, Wm. H.	Branford, Conn.	1837 16	Unknown. [at 15 m.		Connecticut.	5 yrs.	Mechanic; married a deaf-mute.
†Avery, Edward S.	Bridgeport, Conn.	1886 11	Canker at 3 m., diph.		Connecticut.	6 "	At Providence school 1 year.
Avery, Hannah A.	Salina, N. Y.	1836 10	Convulsion fits at 7 ½ y.		Friends.	6 "	
Axt, George	New Haven, Conn.	1876 8	Fever & Cutarrh at 3 y.	1 sister.	Connecticut.	8 "	Cartridge-maker.
Axt, Matilda	"	1866 9	Congenital.	1 brother.	"	6 "	
Ayers, Thomas	Boston, Mass.	1848 9	Typhus fever at 1 yr.		Massachus'ts.	7 "	Carver; married a deaf-mute.
Ayshers, Mary	Hartford, Conn.	1867 13	Fever at 5 years.		Connecticut.	7 "	[school 6 yrs., Clarke Inst. 1 yr.
Babbitt, Henry E.	North Dighton, Mass.	1877 15	Deaf at 5 ½ years		Massachus'ts.	3 "	Druggist; previously at Horace Mann
*Backus, Levi S.	Hebron, Conn.	1817 13	Congenital.		Friends.	7 "	Editor; married a deaf-mute.
*Backus, Lucy	Plainfield, Conn.	1817 40	"		"	3 "	
Bacon, Julia A.	Roxbury, Mass.	1833 12	"		Massachus'ts.	5 "	
Badger, Abigail	Charlestown, Mass.	1832 12	"	1 bro. 1 sis.	"	4 "	Married a deaf-mute.
Badger, Mary E.	"	1837 10	"	1 bro. 1 sis.	"	5 "	"
Badger, Oliver	"	1848 9	"	2 sisters.	"	6 ½ "	
Bailey, Arthur E.	Portland, Maine.	1865 7	Congenital.		Maine.	10 "	
Bailey, Austin	West Springfield, Mass.	1830 14	Spotted fever at 1 ½ yrs.		Massachus'ts.	4 "	Married a deaf-mute.
Bailey, Harriet	Norwich, Conn.	1817 18	Congenital.	1 bro. 1 sis.	Conn. and F'ds.	2 "	Married.
Bailey, Lottie Louisa	Colchester, Conn.	1871 11	"		Connecticut.	7 "	
Bailey, Maria	Norwich, Conn.	1817 20	Small pox at 1 year.	1 bro. 1 sis.	Conn. and F'ds.	7 "	Married a deaf-mute.
Bailey, Martha J.	Swansey, N. H.	1860 9	Congenital.		New Hamp'e.	6 "	
Bailey, Osgood	N. Bridgeport, Maine.	1835 16	"		Me. and F'ds.	4 ½ "	Machinist; married a deaf-mute.
Bailey, William	Boston, Mass.	1844 12	Inflam. fever at 15 m.	1 second cos.	Massachus'ts.	6 "	"
*Baker, Abby J.	Fairfield, Conn.	1835 12	Unknown.		Connecticut.	2 "	
Baker, Edmund C.	Boston, Mass.	1854 9	Fall at 11 months.		Massachus'ts.	7 "	
Baker, Jesse H.	Manchester, N. H.	1867 9	Fever at 4 years.		New Hamp'e.	11 "	
Baker, Salem A.	So. Yarmouth, Mass.	1859 11	Ulcers in ears at 2 yrs.		Massachus'ts.	6 "	Mechanic.
Balch, George H.	Bradford, Mass.	1843 10	Scarlet fever at 1 year.	1 brother.	"	6 "	
Balcon, Ida J.	Shirley, Mass	1868 8	Congenital.		"	9 "	
*Baldwin, Charles F.	Litchfield, Conn.	1864 10	"		Connecticut.	9 "	
*Baldwin, Charles O.	Chester, Vt.	1838 17	Blow on head at 1 ½ yr.		Vermont.	1 "	
Baldwin, Harriet	New Haven, Conn.	1875 8	Scarlet fever at 3 yrs.		Connecticut.	10 "	
*Ball, Benjamin W.	Wendell, Mass.	1825 18	Spotted fever at 8 ½ yrs	1 brother.	Massachus'ts.	3 "	Farmer.
*Ball, Dunforth E.	"	1824 16	" " 7	1 brother.	Mass. and F'ds.	5 "	Teacher; married.

Bail, Frank O.	Presque Isle, Me.	1875 11	Inflam'n of brain at 2 y.	Maine.	6 yrs.	Carriage-maker.
*Ball, George W.	Annerst, Me.	1848 10	Congenital	"	2½ "	"
Ball, Julia R.	Suffield, Conn.	1825 14	Illness at 1 year.	Friends.	4 "	"
Ballard, Melville	Fryeburg, Me.	1850 11	Fall at 1½ years.	Maine.	8½ "	Teacher; married a deaf-mute.
Barber, Loren	Hartford, Conn.	1840 15	Ulcers in head.	Connecticut.	1 "	"
*Barber, Thirza L.	Killingly, Conn.	1843 14	Congenital.	"	5 "	Married a deaf-mute.
*Barker, Anna F.	Jewett City, Conn.	1859 10	Whoop. cough at 5 m.	Nova Scotia.	3½ "	"
Barnaby, William O.	Digby, N. S.	1855 15	Bilious fever at 18 mo.	Massachus'ts.	9 "	Married a deaf-mute.
Barnard, Adda J.	Lowell, Mass.	1865 10	Disch. from ears at 1½ y.	"	7 "	Mechanic; married a deaf-mute.
*Barnard, Albert F.	Nantucket, Mass.	1832 9	Congenital.	"	6 "	"
*Barnard, Anna	"	1833 11	"	"	5½ "	Married a deaf-mute.
Barnard, Lucretia	"	1826 12	"	"	1 "	"
*Barnard, Lucretia K.	Boston, Mass.	1863 10	Fall at 10 months.	Parents.	3 mo.	"
*Barnes, James	Baltimore, Md.	1817 12	Unknown.	Friends.	3 "	Mechanic; married.
Barnes, Marshall P.	Blackstone, Mass.	1846 14	Congenital.	Massachus'ts.	3 "	"
Barnes, Mary	Blackstone, Mass.	1838 15	Congenital.	Massachus'ts.	6 yrs.	Married a deaf-mute.
Barnet, Laura	Montpelier, Vt.	1875 9	Spotted fever.	Vermont.	3 "	"
Barnum, Norval D.	Shoreham, Vt.	1833 14	Congenital.	"	5 "	Merchant; married a deaf-mute.
*Barrett, Charles	New Ipswich, N. H.	1817 9	Illness at 3 yrs. [gitis.	Friends.	6 "	Married.
Barrett, Edwin W.	Wilmington, Conn.	1855 14	Cerebro-spinal mening.	Connecticut.	"	"
Barrett, Mary E.	New Haven, Conn.	1855 8	Measles at 3 yrs.	Connecticut.	7 "	"
Barrett, Nellie Edna	Antrim, N. H.	1868 11	Scrofula and sores in	New Hamp'e.	6 "	Married a deaf-mute.
*Barrett, William S.	Plymouth, Mass.	1865 13	Congenital. [head at 6 y	Massachus'ts.	7 "	"
*Barrows, Daniel M.	Bridport, Vt.	1830 18	"	Vermont.	1 "	Mechanic.
†Barrows, Walter C.	East Hartford, Conn.	1876 8	"	Connecticut.	1 "	"
Barry, Anna Bangs	Baltimore, Md.	1867 12	Brain fever at 4½ yrs.	Friends.	1 "	Teacher.
Bartholomew, Cornelia	New Haven, Conn.	1854 6	Catarth fever at 9 m.	Connecticut.	11 "	Married a deaf-mute.
Bartlett, Abigail	Nottingham, N. H.	1846 12	Congenital.	New Hamp'e.	6½ "	Married a deaf-mute.
Bartlett, Franklin P.	"	1850 10	"	Farmer.	6½ "	"
Bartlett, Harriet	"	1846 18	"	"	5 "	"
Bartlett, James D.	North Guilford, Conn.	1854 12	"	Farmer; married a deaf-mute.	7 "	"
Bartlett, Leonard	East Killingly, Conn.	1847 14	Ulcers in head at 14 m.	Connecticut.	5 "	Shoemaker; married a deaf-mute.
Bartlett, Mary	Plymouth, Mass.	1819 17	Illness at 1 year.	Massachus'ts.	6 "	Tailorress.
*Bartlett, Rebecca	Brownington, Vt.	1836 28	Illness at 4 years.	Vermont.	4 "	"
*Bartlett, Sarah E.	Lyndeborough, N. H.	1840 18	Inflam'n of brain at 1 y.	New Hamp'e.	3 "	Married a deaf-mute.
†Barton, Amos	Benton, Me.	1874 9	Whp cough & fev., 2½ y	Maine.	7 "	"
Bass, Charles	Chicopee, Mass.	1869 15	Typ'l'd fev. at 10 y. 8m.	Massachus'ts.	5 "	"
Bassett, Amanda	Hinesburgh, Vt.	1834 28	Disease in head at 6 y.	Vermont.	1½ "	Married a deaf-mute.
Bassett, Amanda P.	Derby, Conn.	1841 15	Congenital.	Connecticut.	3 m.	"

# LIST OF PUPILS. — CONTINUED.

NAME.	RESIDENCE.	Time of Adm.	Cause of Deafness.	Deaf and Dumb Relatives.	How Supported.	Time under Instruc.	REMARKS.
Bassett, Ida	Pittsford, Vt.	1875 11	Congenital.		Vermont.	6 yrs.	
Bastinella, Oliver	Pittsfield, Mass.	1865 13	Scarlet fev. at 2½ yrs.		Massachus'ts.	9 "	Painter; married a deaf-mute.
Bates, Abby E.	Bellingham, Mass.	1849 13	" " at 1 year.		" "	6 "	
Bates, Beulah E.	Guilford, Vt.	1876 11	Fall at 3 years.		Vermont.	5 "	
Bayless, Thomas B	Bridgeport, Conn.	1876 10	Paral. & convul. at 8 y.		Connecticut.	9 "	
Beech, Isaac P.	Brauford, Conn.	1869 9	Congenital.		" "	9 "	Ice dealer.
Beall, Louisa	Covington, Ga.	1837 11	" "	2 brothers.	Georgia.	5 "	Married.
Beall, Washington	" "	1835 12	" "	1 bro. and 1 sis.	" "	5 "	Laborer; married.
Beard, David	Milford, Conn	1829 31	" "	1 bro., 1 sis. and [3 cousins.	Friends.	2 "	Mechanic.
+ Beatty, Margaret	Jamaica Plains, Mass.	1882 10	" "		Massachus'ts.	" "	Previously at Clarke Inst. 3 years.
+ Beauceage, John	Baltic, Conn.	1877 8	" "		Connecticut.	8 "	
* Beauregard, Peter	No. Adams, Mass.	1868 15	" "		Massachus'ts.	3 "	
Becker, Jacob	Boston,	1847 11	" "		" "	6 "	
Beckly, Julius	Barre, Vt.	1838 13	Ulcers in head in infan.		Vermont.	2 "	Married a deaf-mute.
* Bedford, Caroline	New York,	1818 21	Unknown.		Friends.	5 "	
Bedford, John J.	Pittsfield, Mass	1872 11	Teething.		Massachus'ts.	7 "	Weaver.
Beecher, Ferdinand A	New Haven, Conn.	1848 8	Catarhal fever at 8 m.		Connecticut.	5 "	Machinist; Married a deaf-mute.
* Beecher, Isaac	Orange,	1821 17	Unknown.		Friends.	4½ "	Farmer; married a deaf-mute.
Beers, Robert D.	Fairfield,	1844 12	A fall at 4 years.		Connecticut.	8 "	Carpenter; married a deaf-mute.
Belden, Emily	Wethersfield, "	1828 26	Unknown.		" "	1 "	
+ Bell, Alice J.	Norfolk,	1885 8	Congenital. [2 years.		Connecticut.	3½ "	[R. I. school for the deaf 1 yr.
Bellows, Herbert G.	Walpole, N. H.	1883 18	Spinal meningitis at		New Hamp'g.	7 "	Previously at Clarke Inst. 4 yrs.; at
Beltis, Thomas	Boston, Mass.	1852 8	Fits at 2½ years.		Massachus'ts.	3 "	Shoemaker; married a deaf-mute.
Bement, Marie L.	Ashfield, Mass.	1854 10	Congenital.		Massachus'ts.	8 "	Married a deaf-mute.
Benjamin, Barzillai	Bridgeport, Conn.	1845 8	Scarlet fever at 15 mo.		Friends.	3 "	
Benjamin, Thomas F.	Williamstown, Mass.	1869 23	Congenital.		Massachus'ts.	4 "	
Bennett, Emma J.	Searsmont, Me.	1851 11	" "	1 sister.	Maine.	6 "	Tailoress.
Bennett, George H.	Brooklyn, Conn.	1855 10	Scarlet fever at 3 yrs.		Connecticut.	5½ "	
Bennett, Lenora	Searsmont, Me.	1859 11	Congenital.	1 sister.	Maine.	6 "	Married a deaf-mute.
Bennett, Mary J.	Charleston, S. C.	1847 12	" "		So. Carolina.	4½ "	
Bennison, Margaret H.	Salem, Mass.	1843 11	Whoop cough at 2 yrs.	1 sister.	Me. and Mass.	6 "	
* Bennison, Matilda B.	" "	1843 19	Scarlet fever at 5 mo.	1 sister.	" "	6 "	
Benson, Margaret	Boston, Mass.	1879 15	Scarlet fever at 2 yrs.		Massachus'ts.	5 "	Previously at the Clarke Inst. 5½ years.



Berry, Aaron W.	Palmyra, Me.	1853 17	Congenital.	2 cousins.	Maine.	4 yrs.
Berry, George A.	Vienna, "	1859 13	"	1 bro. and 4 cos.	"	6 "
Berry, Lewellyn	"	1851 11	"	1 b. 4c. and oth. rel.	"	5 "
Berry, Moses	Palmyra, "	1845 16	"	1 bro. and 1 sis.	"	4 "
Berry, Sally A.	"	1845 20	"	2 brothers.	"	4 "
Berry, Thomas H.	"	1845 24	"	1 bro. and 1 sis.	"	3 "
Berton, Emma A.	Frederickton, N. B.	1839 24	A fall at 2 years.		Friends.	3 "
Bickford, Sarah K.	Belgrade, Me.	1860 10	Congenital.		Maine.	6 "
Bierce, Mary C.	Cireleville, O.	1862 18	Scarlet fever at 6 mos.		Friends.	2 "
Bigelow, Flora B.	Webster, Mass.	1875 14	Cold at 2 years.		Massachus'ts.	2 "
Bigelow, Frank W.	St. Johnsbury, Vt.	1868 11	Scarlet fever at 2½ yrs.		Vermont.	7 "
*Bigelow, Samuel S.	Harvard, Mass.	1844 13	"		Massachus'ts.	1½ "
Bigelow, Thankful W.	Barre, Mass.	1874 10	Congenital.		"	1 mo.
*Bird, William L.	Naugatuck, Conn.	1858 9	Scarlet fever at 6½ yrs.		Connecticut.	8 yrs.
*Birdsong, Thomas H.	Calhoun's Ferry, Ga.	1835 15	Congenital.	1 bro. and 2 sis.	Georgia.	5 yrs.
*Bishop, Charles	Russell, Mass.	1819 15	Typhus fever at 4 yrs.	1 brother.	Massachus'ts.	4 "
Bishop, David	"	1819 13	" 2	1 brother.	"	4 "
†Bishop, George R.	South Boston, Mass.	1880 8	Salt Rheum in head.		"	Mechanic; married.
Bishop, Lorenzo	Unity, N. H.	1844 16	Illness at 1 year.		New Hamp'e.	3 "
Bishop, Stella M.	E. Avon, Conn.	1866 13	Congenital.		Friends.	4 "
Bixby, Andrew R.	East Tilton, N. H.	1873 11	Sores in head at 9 mos.		New Hamp'e.	4 "
Blaisdell, John W.	Tamworth, N. H.	1849 9	Congenital.		"	5 "
Blaisdell, William	Goffstown, N. H.	1827 13	Spotted fever at 9 mos.		N. H. and f'ds.	3 "
Blakeley, Harvey	Roxbury, Conn.	1859 11	Congenital.	2 brothers.	Connecticut.	7 "
Blakeley, Stephen A.	"	1847 9	"	2 brothers.	"	6 "
Blakeley, William	"	1853 13	"	2 brothers.	"	6 "
Blanchard, Squire	Hinsdale, N. H.	1829 19	Lost hearing at 1 year.		New Hamp'e.	3 "
Blish, William L.	Willimantic, Conn.	1851 13	Canker rash at 4 years.		Connecticut.	6 "
Bliss, Eleazer W.	Springfield, Mass.	1824 21	Illness at 2½ years.		Friends.	6 "
Bliss, Fannie K.	Warren, Mass.	1861 13	Congenital.		Massachus'ts.	4 "
*Bliss, Florida	Lorain, N. Y.	1821 25	Measles at 1 month.		Friends.	2 "
*Blizzard, Dorsey D.	Milledgeville, Georgia	1837 22	Congenital.	2 sis. 1 bro. 2 cos.	Georgia.	3 "
*Blizzard, Elizabeth	"	1836 14	Lost hearing at 2 yrs	1 sis. 4 cousins.	"	3 "
*Blizzard, Halstead	"	1837 11	Congenital.	1 bro. 2 sis. 2 c.	"	5 "
*Blizzard, Penney	"	1836 11	"	1 sis. 2 bro. 2 c.	"	4½ "
*Blizzard, Sarah	"	1837 10	"	1 sis. 2 bro. 2 c.	"	5 "
*Blodgett, Branch	Canaan, Vt.	1874 12	Brain fever at 3 years.		Vermont.	3 mo.
Blodgett, Frank P.	Nashua, N. H.	1867 12	Scarlet fever at 3 yrs.		New Hamp'e.	6 yrs.
Blood, Charles H.	Fitchburg, Mass.	1859 12	Sickness in infancy.		Massachus'ts.	7 "
						Furniture polisher; marr'd a deaf-mute.



# LIST OF PUPILS. — CONTINUED.

NAME.	RESIDENCE.	Time of Adm.	Cause of Deafness.	Deaf and Dumb Relatives.	How Supported.	Time under Instruc.	REMARKS.
*Boardman, Eliza C.	Whitesborough, N. Y.	1817 23	Illness at 2½ years.	1 brother.	Friends.	2 yrs.	Married Laurent Clerc.
Boardman, Esther	Middlebury, Vt.	1826 16	Lost hearing at 4 mo.	1 bro. and 1 sis.	Vermont.	4 "	
Boardwin, Delia D.	Boston, Mass.	1845 11	Congenital.	2 sisters.	Massachus'ts.	6 "	
Boardwin, George	"	1845 8	"	"	"	6 "	Barber.
Boardwin, Susan F. A.	"	1845 10	"	1 sis. 1 bro.	"	7 "	Married a deaf-mute.
Boeking, Henry	New Haven, Conn.	1871 16	Sickness at 10 months.	1 sister.	Connecticut.	3 "	Married.
Bogan, Jane	Jasper County, Ga.	1839 27	Congenital.	1 sister.	"	6 "	
Bolio, Isidore	Franklin, Vt.	1872 8	Scarlet fever at 11 mos.	1 brother.	Vermont.	8 "	
Bond, Julia P.	Hartford, Conn.	1865 8	Congenital.	1 sister.	Connecticut.	9 "	
Bond, Thomas S.	"	1860 11	"	"	"	7 "	Shoemaker.
Bonner, James	"	1870 10	"	"	"	4 "	Editor; married a deaf-mute.
Booth, Edmund	Longmeadow, Mass.	1828 17	Spotted fever at 4 yrs.	"	Massachus'ts.	4 "	
Boothby, Emily	Portland, Me.	1869 13	Scarlet fever at 1½ yrs.	"	Maine.	4 "	
Boothby, Hannah C.	So. Waterboro, Me.	1871 13	Unknown.	"	"	5 "	
Boston, Oliver S.	South Berwick, Me.	1852 14	Congenital.	"	"	3½ "	
Bosworth, Jacob	Buckfield, Me.	1825 16	"	"	"	3 "	Married a deaf-mute.
Bosworth, Mary L.	Eastford, Conn.	1870 8	Scarlet fever at 3 yrs.	1 bro. 2 sis. 2 cou.	Connecticut.	7 "	Mar. a dlf-m; previously at Whipple's
+Boucher, Abraham	Winchendon, Mass.	1884 7	Congenital.	"	Massachus'ts.	1 year;	at Clarke Inst. 1 year.
+Boucher, Joseph	"	1884 12	"	"	"	"	
+Bowden, Mary	"	1884 14	"	"	"	"	
Bowden, John	Marblehead, Mass.	1861 15	"	1 sister.	"	5 "	Married a deaf-mute; a farmer. [mutes.
*Bowdish, Moses S.	Douglass, Mass.	1830 24	"	1 bro. 3 children.	"	3 "	Mechanic; three times married deaf-
Bowdish, Paulina	"	1831 14	"	"	"	5 "	Married a deaf-mute.
Bowers, Caroline	Bristol, N. H.	1825 12	Scarlet fever at 2½ yrs.	"	New Hamp'e.	7 "	Married a deaf-mute.
Bowers, Sarah E.	Beddington, Me.	1857 11	Lung fever 3 months.	"	Me. and Mass.	4 "	
Bowler, Albert O.	Rockland, Me.	1867 13	Sores in the head.	"	Maine.	8 "	Farmer; married a deaf-mute.
Boyce, Aldis	Richmond, N. H.	1841 17	Whoop'g cough at 6 m.	"	New Hamp'e.	5 "	Thrice married.
*Boyden, Esbon D.	Hardwick, Mass.	1825 15	Lost hear'g in infancy.	"	Massachus'ts.	1 "	
Boyington, George W.	Prentiss, Me.	1860 10	Scarlet fever at 6 mos.	"	Me. and fr'ds	5 "	
Boynton, Edith A.	Enfield, Mass.	1869 8	Scarlet fever at 8 mos.	"	Massachus'ts.	9 "	
*Brace, Julia	Hartford, Conn.	1825 18	Typhus fever at 4½ yrs.	"	Asy. & Fr'ds	16 "	[1884. Deaf, dumb, and blind; died Aug. 12,
Brackett, Joshua	Heron, Me.	1840 25	Fever at 4½ years.	"	Maine.	2 "	Farmer; twice married.

*Bracy, Lydia	Somersworth, N. H.	1846	21	Scarlet fever at 3 yrs.	New Hamp'e.	4 yrs.	Married a deaf-mute.
Bradbury, Mary C.	Buxton, Me.	1845	11	Congenital.	Maine.	5 "	"
Bradley, Aaron B.	Fairfield, Conn.	1828	15	"	Connecticut.	4 "	Mechanic.
Bradley, David F.	Newfane, Vt.	1833	12	"	Vermont.	4 "	Farmer.
Bragg, Lucy A.	South Kent, Conn.	1863	16	Scarlet fever at 3 yrs.	Connecticut.	3 "	Married.
Branch, Degrand DeL.	Hartford, Conn.	1866	15	Measles at 2 years.	"	2 "	"
Brand, Jerry	Baltic, Conn.	1874	12	Congenital.	"	5 "	"
*Bransfield, Edmund	Portland, Conn.	1855	9	Scarlet fever at 2 yrs.	"	8 "	"
Brazell, Patrick J.	Lynn, Mass.	1876	7½	Congenital.	Massachus'ts.	8 "	Shoemaker.
Breck, Josephine M.	Medfield, Mass.	1849	19	Scarlet fever at 2 yrs.	Friends.	4½ "	"
†Breen, Melvin	Princeton, Me.	1884	17	Congenital.	Maine.	8 "	"
†Brennan, Joseph	Staford, Conn.	1857	12	Brain fever at 4 years.	Connecticut.	8 "	Weaver.
†Brennan, Mary E.	New Haven, Conn.	1883	12	Scarlet fever at 6 yrs.	"	3 "	"
*Brewster, John	Hampton, "	1817	51	Congenital.	Himself.	3 "	"
Brick, John	Boston, Mass.	1849	9	Fits at 9 months.	Massachus'ts.	5 "	"
Bridgman, Asa D.	Dorchester, N. H.	1849	17	Scarlet fever at 7 mos	New Hamp'e.	8 "	Mechanic; married a deaf-mute.
*Bridgman, Emily	Westhampton, Mass.	1844	9	Ulcers in head at 2 yrs.	Massachus'ts.	1½ "	"
Briggs, Cordelia F.	East Auburn, Me.	1873	25	Canker rash at 4 yrs.	Frds & Me.	2 "	Married a deaf-mute.
Briggs, Lewis	Turner, Me.	1835	21	Illness at 1½ years.	Me. & Frds.	5 "	Farmer; married a deaf-mute.
Briggs, Sarah J.	Brandon, Vt.	1839	12	Infla'n in head at 1 yr.	Vermont.	5 "	Married a deaf-mute.
Brigham, Charles	Whitinsville, Mass.	1881	9	Congenital.	Massachus'ts.	4 "	In a factory.
Brightman, Job A.	Westport, Mass.	1840	11	"	"	6 "	Mechanic; married a deaf-mute.
*Brightman, Theodore	"	1843	12	"	"	4 mo.	"
†Brookway, Lottie B.	East Burke, Vt.	1885	8	"	Vermont.	5 yrs.	Teacher.
†Bronson, Charles E.	Plainville, Conn.	1882	8	"	Connecticut.	5 "	Married a deaf-mute.
†Bronson, Isabelle E.	"	1880	8	Small pox at 2 years.	Friends.	7 "	"
*Brooks, Catherine P.	East Bloomfield, N. Y.	1818	10	Fever at 4 years.	Vermont.	4½ "	Married a deaf-mute.
Brown, Alva S.	Montpelier, Vt.	1850	15	Disease in head at 1 y	New Hamp'e.	6 "	Cabinet-maker; married a deaf-mute.
*Brown, Alpheus E.	N. Dunbarton, N. H.	1867	10	Congenital.	Maine.	6 "	"
Brown, Benjamin K.	Canton, Me.	1855	17	Sores in head at 3 yrs.	Connecticut.	8 "	"
Brown, Byron A.	Exeter, Me.	1859	14	Scarlet fever at 2 yrs.	Massachus'ts.	6 "	"
Brown, Emily E.	N. Stonington, Conn.	1864	12	Gath'g in h'd in inf'cy.	Rhode Island.	8 "	Farmer.
†Brown, Emma	Daubury, Conn.	1881	9	Scarlet fever at 2 yrs.	Connecticut.	6 "	"
†Brown, E. Belle	South Boston, Mass.	1881	8	Scarlet fever at 2 yrs.	Massachus'ts.	8 "	"
Brown, Frank James	Green, R. I.	1871	10	Congenital.	Connecticut.	6 "	"
†Brown, George E.	South Norwalk, Conn.	1884	8	"	Massachus'ts.	8 "	"
Brown, Hannah	Thetford, Vt.	1857	11	Scarlet fever at 3 mos.	Rhode Island.	6 "	Married a deaf-mute.
Brown, Helen H.	Jay, Me.	1855	13	Congenital.	Connecticut.	5 "	Married a deaf-mute.
Brown, Hiram F.	Rock Bottom, Mass.	1873	9	"	Maine.	8 "	Sash and blind maker.
					Massachus'ts.		

# LIST OF PUPILS. — CONTINUED.

NAME.	RESIDENCE.	Time of Adm.	Cause of Deafness.	Deaf and Dumb Relatives.	How Supported.	Time under Instruc.	REMARKS.
Brown, Isaac A.	Rockland, Me.	1878 10	Congenital.		Maine.	3 yrs.	Mechanic; married a deaf-mute.
Brown, John G.	Providence, R. I.	1828 15	Disease in head at 7 y.		Friends.	8 "	Mechanic.
Brown, Marcus M.	Rock Bottom, Mass.	1873 11	Congenital.	1 brother.	Massachus'ts.	4½ "	Insane.
Brown, Martha M.	Waldoboro, Me.	1853 13	Scarlet fever at 2½ yrs.		Maine.	7 "	Married a deaf-mute; previously at
Brown, Mary Elizabeth	Kensington, N. H.	1868 10	Congenital.		New Hamp'e.	5½ "	Shoemaker; married.
Brown, Samuel A.	Milford, Conn.	1844 11	" [3 and 4 yrs.	1 brother.	Connecticut.	6 "	
*Brown, Susan F.	N. Dunbarton, N. H.	1865 14	Sores in head betw'n	{ F. sis., son, 2 nephews,	New Hamp'e.	5 "	Farmer; twice married.
*Brown, Thomas L.	Henniker, N. H.	1822 18	Congenital.	{ and collaterals.	"	6 "	Teacher; married.
Bruce, Caroline M.	Andersonville, S. C.	1835 14	"	2 sis. 1 cous.	So. Carolina.	4 "	Married a deaf-mute.
Bruce, Harriet	" "	1842 11	"	"	"	4½ "	Married.
*Bruce, Mary A.	" "	1835 15	"	"	"	4 "	Married.
*Brunfield, Emma A.	Plymouth, Mich.	1853 12	Disease in head at 2 y.		Friends.	3 "	Had been at Horace Mann school 3 yrs.
Brush, Charles S.	Boston, Mass.	1877 11	Sickness.		Massachus'ts.	2 "	
Bruso, Homer	West Berkshire, Vt.	1875 24	Scrofula at 2 months.		Vermont.	8 "	
Buck, Cyrus F.	Burlington, Me.	1860 20	Congenital.	1 sis. and 1 cous.	Maine.	7 "	
Buck, Lucy E.	Voluntown, Ct.	1879 8	Fits at 6 months.		Connecticut.	7 "	Had been at Clarke Institute.
Bucknell, Major P.	Harrison, Me.	1854 10	Scarlet fever at 6 yrs.		Maine.	8 "	Married a deaf-mute.
Budlong, James	Warwick, R. I.	1842 17	" " 1 yr.		Frds and R. I.	5 "	Jeweler; married a deaf-mute.
*Buell, Harry	Pittsford, Vt.	1817 21	Congenital.		Friends.	3 "	
Buflum, George	Salem, Mass.	1846 21	"		Massachus'ts.	3½ "	Mechanic.
Bugbee, Amanda M.	Montpelier, Vt.	1845 16	Ulcers in head at 2½ y.	2 sisters.	Vermont.	2 "	Married a deaf-mute.
Bugbee, Chloe	" "	1845 12	Congenital.	2 sisters.	"	2 "	"
Bulkeley, Robert R.	Wethersfield, Conn.	1875 9	"		Connecticut.	8 "	
Bull, Celestia	Winchester, Conn.	1818 11	Spotted fever at 2 yrs.	1 sister.	"	5 "	Married a deaf-mute.
Bullard, Betsey	New Marlboro', Mass.	1823 30	Congenital.	1 sister.	Massachus'ts.	6 mo.	Married a deaf-mute.
*Bullard, Minerva	" "	1825 14	"		"	5½ "	
Bumpus, Ezra B.	Wareham, Mass.	1852 12	Ulc. in head before 1 y.		New Hamp'e.	3 "	[Whipple's 1 year.
+Bunce, Sarah A.	Freedom, N. H.	1884 12	Scrofula at 8 months.		Connecticut.	3 "	Married a deaf-mute; previously at
*Bunnell, Wm. E., Jr.	Fair Haven, Conn.	1875 19	Scarlet fever at 2 yrs.		Vermont.	4 "	Married.
*Burbank, James	Barnet, Vt.	1826 15	Spotted fever at 3 yrs.		"	3 "	Married a deaf-mute.
Burbee, Eliza A.	Bondville, Vt.	1869 19	Scarlet fever at 4 mos.	3 brothers.	"	4 "	Farmer.
Burbee, Frederick	" "	1870 10	Sickness at 2 years.	1 sis. and 2 bros.			



Burbee, Joseph Martin	Bondville, Vt.	1870 18	1 sis. and 2 bro.	Vermont.	5 yrs.	Married a deaf-mute; farmer.
Burbee, Ransom S.	"	1870 16	"	"	3 "	Farmer.
*Burgess, Charles	New Bedford, Mass.	1819 12	A fall at 1½ yrs.	Mass. and I'ds.	4 "	Twice married.
*Burgess, Susanna	Grafton, Vt.	1825 17	Scarlet fever at 1½ yrs.	Vt. and I'ds.	4 "	Married a deaf-mute.
Burke, Lena	New Haven, Conn.	1879	8 Brain fever at 1 year.	Connecticut.	3 "	
Burnham, Abby	Windham, N. H.	1854 12	Brain fever at 8 mos.	New Hamp'e.	3 "	
*Burnham, Pliny D.	Middletown, Vt.	1826 20	Spotted fever at 2½ yrs.	Friends.	3½ "	Farmer; twice married
Burniston, Marg't B.	Gardiner, Me.	1869 10	Congenital.	Maine.	7 "	Shoe-laster.
*Burpe, John B.	Greenville, Conn.	1875	9 Lung fever at 19 mos.	Connecticut.	8 "	
*Bursell, Salome	Frederickton, N. B.	1842 12	Congenital.	Friends.	5 "	
Burt, Freeman	E. Weymouth, Mass.	1858	9 "	Massachus'ts.	6 "	Shoemaker.
Burton, Eliza	Candia, N. H.	1836 16	Ulcers in head at 2 yrs.	Massachus'ts.	4 "	
Butcher, William L.	Cincinnati, Ohio.	1818 13	Unknown.	Friends.	3½ "	
Butler, David	Wilton, N. H.	1834 20	Spotted fever at 1½ yrs.	New Hamp'e.	3 "	Married a deaf-mute.
Butler, Hannah S.	Naugatuck, Conn.	1863 10	Congenital.	Connecticut	7 "	
Butler, James S.	Gloucester, Mass.	1848 17	Drop'y in head at 1½ y.	Massachus'ts.	6 "	
*Butler, John	Thomaston, Me.	1842 23	Congenital.	Maine.	1 "	Tailorress.
Butler, John	"	1842 16	"	"	1 "	Truckman.
Butler, John	"	1842 21	"	"	1 "	Married a deaf-mute.
*Butler, Sally T.	Boston, Mass.	1863 10	Sickness at 3 months.	Massachus'ts.	8 "	Shoemaker.
*Butterfield, Fannie N.	Nottingham, N. H.	1833 14	Congenital. [1 year	New Hamp'e.	4 "	Married a deaf-mute.
Butts, William H.	Waterville, Me.	1881	9 Spinal meningitis at	Maine.	5 "	
Buxton, Jonathan	Barrington, R. I.	1860 16	Scarlet fever at 2½ yrs.	Rhode Island.	6 "	
Buxton, William	Danvers, Mass.	1846 10	Congenital.	Massachus'ts.	5 "	
*Buzzell, Lydia A.	"	1842 13	Ulcers in head at 1½ y.	"	5 "	
*Buzzell, Sarah	Barrington, N. H.	1850 11	Congenital.	New Hamp'e.	3 "	
*Byington, Charles H.	"	1841 11	"	"	5 "	
Byrne, Michael	Southington, Conn.	1847	9 "	Conn. & Fr'ds.	9 "	Married; shoemaker.
*Caiger, Randall D.	Fall River, Mass.	1879	9 "	Massachus'ts.	5 "	
Cain, Cornelius	Boston, Mass.	1885 14	Spanish spinal at 4½ y.	"	6 "	Horace Mann School four years.
Calahan, Margaret	Cape Elizabeth, Me.	1867 12	Scarlet fever at 4½ yrs.	Married a deaf-mute.	7 "	
Caldwell, George W.	Waltham, Mass.	1868 11	" " in infancy.	Massachus'ts.	3 "	
Calhan, Margaret	Winchester, N. H.	1830 16	Fall at 2 years.	New Hamp'e.	4 "	
*Callender, Anna G.	Cambridge, Mass.	1858	9 Ulcers in head at 3 yrs.	Massachus'ts.	7 "	
*Callender, Arthur E.	Cambridgeport, Mass.	1856	9 Whoop cough at 18 m.	"	6½ "	Married a deaf-mute.
Campbell, Abner P.	"	1869	8 Brain fever at 14 mos.	"	2 "	
Campbell, Adelia L.	Bowdoin, Maine.	1843 19	Congenital.	Maine.	3 "	Married a deaf-mute.
Campbell, Alexander	"	1855 14	"	"	4 "	"
	St. Paul's Island, N. S.	1845 10	"	Friends.	3 "	



# LIST OF PUPILS. — CONTINUED.

NAME.	RESIDENCE.	Time of Adm.	Cause of Deafness.	Deaf and Dumb Relatives.	How Supported.	Time under Instruc.	REMARKS.
Campbell, Charles	Warwick, R. I.	1858	Scarlet fever at 18 mo.		Rhode Island.	6 yrs.	Machinist.
*Campbell, Christina	St. Paul's Island, N. S.	1844 12	Congenital.	2 brothers.	Friends.	6 "	
*Campbell, Donald	"	1844 14	"	1 sis. and 1 bro.	"	2 "	
*Campbell, Elizabeth	Boston, Mass.	1859 9	"	2 sisters.	Massachus'ts.	6 "	
*Campbell, George	Bowdoin, Me.	1850 13	"		Maine.	7 "	Married a deaf-mute.
Campbell, James	Harford, Conn.	1856 9	Fits and fever at 5 yrs.		Connecticut.	8 "	Farmer.
Campbell, Jane	Bedford, N. H.	1844 23	Congenital.	1 sis. and 1 cous.	New Hamp'e.	4 "	Married a deaf-mute.
Campbell, John	Danbury, Conn.	1867 14	Pistol shot at 9 years.		Connecticut.	2 "	
*Campbell, Seth	Bedford, N. H.	1841 21	Congenital.	2 cousins.	New Hamp'e	3 "	
*Campbell, Sophia	"	1845 20	"	1 sis. and 1 cous.	"	1 "	Insane.
+Cantlon, Daniel	Winchester, N. H.	1881 13	"	3 bro. and 1 sis.	"	5 "	Farmer.
+Cantlon, George Wm.	Westport, N. H.	1871 13	"	4 brothers.	"		
*Cantlon, Kate E.	Winchester, N. H.	1882 10	"		"		
*Cantlon, Michael	Westport, N. H.	1873 11	Congenital.	2 bro. and 1 sis.	New Hamp'e.	6 "	
Cantlon, Thomas E.	"	1871 15	Fall.	"	"	5 "	
Carrey, Mary	Boston, Mass.	1863 9			Massachus'ts.	10 "	Seamstress.
Carignan, Felix A.	Burke, Vt.	1872 13	Sores in head at 18 m.		Vermont.	3 1/2 "	
Carlisle, Albert L.	Surry, Me.	1869 9	Sickness at 5 months.		Maine.	7 1/2 "	Coffin-trimmer.
Carlin, John	Monson, Mass.	1855 10	Congenital.	1 sister.	Massachus'ts.	2 1/2 "	
Carlin, Sarah J.	Cambridge, Mass.	1845 8	"	1 brother.	"	6 "	
Carpenter, Elizabeth A.	Mansfield, Mass.	1856 8	Infl'n in head at 1 y.		"	7 "	
Carpenter, Emily J.	Warren, Mass.	1859 10			"	6 "	
*Carpenter, Willard	Littleton, N. H.	1822 11	Fever at 4 1/2 years.		New Hamp'e.	1 1/2 "	Farmer.
Carrigan, John F.	Littleton, Mass.	1871 9	Congenital.		Massachus'ts.	6 "	
Carroll, Mary E.	South Boston, Mass.	1867 11	"		"	2 "	
Carroll, Thomas	East Cambridge, Mass.	1858 8	"		"	6 "	Weaver; married.
Carter, Ferdinand A.	Auburn, Mass.	1849 9	Ulcers in head at 1 yr.		Connecticut.	8 "	
+Carter, Howard S.	Hartford, Conn.	1881 16	Scarlet fever at 1 1/2 yrs.		Maine.	4 "	Janitor.
*Carter, James C.	Etna, Me.	1829 15	Measles at 1 1/2 years.		Massachus'ts.	6 "	Porter; married a deaf-mute.
Carter, William T.	Blackstone, Mass.	1866 13	Fall at 4 months.		Maine.	9 "	Married a deaf-mute; printer.
Cary, Daniel W.	Gardiner, Me.	1860 11	Lost hearing at 2 1/2 yrs.		Fr'd's & Conn.	10 "	
Case, Lillia A.	East Avon, Conn.	1867 12	Ulc. in h'd in infancy.		Massachus'ts.	3 "	
Casey, Henry	West Warren, Mass.	1881 12	Cold in infancy.				

Casey, John	Lawrence, Mass.	1853	8	Congenital.	1 sister.	Massachus'ts.	7 yrs.
Caton, Charles	Washington, Conn.	1873	10	Fall at 1½ years.		Connecticut.	2 "
Chaffin, Abbie L.	Worcester, Mass.	1865	8	Congenital.		Massachus'ts.	9 "
Challis, Lucinda S.	Danville, N. H.	1844	17	"		Fr'ds and Me.	3 "
*Chamberlain, Thos. J.	Bangor, Me.	1845	11	Scarlet fever at 7½ yrs.		Massachus'ts.	7 "
Chamberlain, Wm. M.	South Reading, Mass.	1844	12	" " 5 "		Friends.	4 "
*Chamberlayne, E. P.	Richmond, Va.	1830	9	Congenital.	2 bros. and 1 sis.	"	3½ "
Chamberlayne, H. M.	"	1850	14	"	"	"	1 "
Champion, Ellen	Westmore, Vt.	1863	14	"	3 cousins.	Vermont.	5 "
*Champlin, Sarah	Colchester, Conn.	1830	15	"		Connecticut.	4 "
*Chandler, Charles C.	Bowdoin, Me.	1854	12	"	1 sis. and 3 cous.	Maine.	6 "
Chandler, George H.	Montague, Mass.	1838	13	Infl'n in head at 1 yr.		Massachus'ts.	6 "
*Chandler, John J.	Alstead, N. H.	1823	20	Congenital.	1 sister.	New Hamp'e.	3 "
Chandler, Margaret L.	Bowdoin, Me.	1857	9	"	1 bro. and 3 cous.	Maine.	6 "
Changnon, George	Chicopee Falls, Mass.	1876	8	"	3 brothers.	Massachus'ts.	7 "
Changnon, Joseph	"	1876	10	"	"	"	5 "
Changnon, Mary	"	1878	7	"	"	"	7 "
Changnon, Moses	"	1882	9	"	2 bros. 1 sis.	"	4 "
Chapman, Albert W.	Cambridgeport, Mass.	1865	8	Scarlet fever at 6 mos.		"	10 "
Chapman, Hardy P.	Salem, Mass.	1855	9	Congenital.	1 brother.	Mass. and f'ds.	8 "
Chapman, Henry A.	"	1859	9	"	"	"	7 "
Chapman, Laura	Glastonbury, Conn.	1831	27	"	1 sister.	Connecticut.	4 mo.
Chapman, Nellie F.	McLains Mills, Me.	1869	11	"		Maine.	8 yrs.
Charlesworth, M. A.	Holyoke, Mass.	1876	8	Meningitis at 3 years.		Massachus'ts.	7 "
Chase, William K.	Charlestown, Mass.	1849	11	Catarrial fever at 2 y.		Massachus'ts.	8 yrs.
Cheevers, Matthew	Tyringham, "	1876	11	Run over by cart at 3 y.		"	3 "
Child, Chloe W.	Bath, N. H.	1858	12	Congenital. [8 mos.		New Hamp'e.	7 "
Chipman, Esther L.	Oxford, Me.	1842	14	Infl'n in head at 6 mo.		Maine.	5 "
Church, Zalmon A.	Mansfield, Conn.	1830	16	Congenital.		Connecticut.	4 "
Cisco, Susan J.	New Haven, Conn.	1861	17	"		"	5 "
Clapp, Elmina D.	Newburgh, N. Y.	1860	11	"		Friends.	7 "
Clark, Abigail	New Boston, N. H.	1828	15	Spotted fever at 6 mo.	1 brother.	New Hamp'e.	8 "
Clark, Ambrose B.	Groton, Conn.	1846	15	Congenital.	1 brother.	F'ds & Conn.	2 "
Clark, Avery L.	Middleborough, Mass.	1836	13	"		Massachus'ts.	5 "
*Clark, David P.	Ridge, N. H.	1825	11	Measles at 2 years.		New Hamp'e.	5 "
Clark, Frank H.	Easthampton, Mass.	1867	8	Diphtheria at 2 years.		F'ds & Mass.	4 "
†Clark, G. Arthur	Wethersfield, Conn.	1855	7	Scarlet fever at 3½ yrs.		Connecticut.	10 "
†Clark, H. D. Lee	West Suffield, "	1885	8	Congenital.		"	"
Clark, John	Monson, Mass.	1865	10	"		Massachus'ts.	7 "

[years.  
Inst. 4½

Married a deaf-mute.

Married.

Married a deaf-mute; teacher.

Farmer.

Married a deaf-mute.

Farmer.

Married a deaf-mute.

Farmer; twice married to deaf-mutes.

Rubber stamp maker.

Teacher; married a deaf-mute.

Married a deaf-mute.

Mechanic.

Farmer; married a deaf-mute.

Farmer; twice married to deaf-mutes.

Rubber stamp maker.

# LIST OF PUPILS. — CONTINUED.

NAME.	RESIDENCE.	Time of Adm.	Cause of Deafness.	Deaf and Dumb Relatives.	How Supported.	Time under Instruc.	REMARKS.
*Clark, John C.	New Boston, N. H.	1828 16	Spotted fever at 2 yrs.	1 sister.	New Hamp'e.	2 yrs.	Married a deaf-mute.
Clark, Mary M.	Lyme, Conn.	1843 12	Accident at 1½ yrs.		Connecticut.	5 "	"
*Clark, Millie H.	Biddeford, Me.	1867 8	Sickness at 14 mos.		Maine.	1 "	"
*Clark, Orinda	Hallifax, Vt.	1825 23	Congenital.		Vt. & F'ds.	3 "	"
Clark, Orlando A.	Mystic River, Conn.	1854 10	"	1 brother.	Connecticut.	8 "	Mechanic; married a deaf-mute.
Clarkson, Charles H.	Worcester, Mass.	1875 8	"		Massachus'ts.	7 "	Wire straightener.
*Cleaves, Daniel	Saco, Me.	1838 20	Typhus fever at 2½ y.		Maine.	4 "	Farmer; married a deaf-mute.
Clement, Emily A.	Chelsea, Vt.	1838 17	Fever at 8 years.		Vermont.	5 "	Married.
Cleveland, Polly	Burlington, Conn.	1830 16	Illness at 1½ yrs.		Connecticut.	4 "	Married a deaf-mute.
Clifford, John	Fitchburg, Mass.	1877 10	Brain fever at 1 year.		Massachus'ts.	6 "	"
*Closson, George W.	Lyme, Conn.	1830 15	Congenital.	1 bro. and 1 sis.	Connecticut.	2½ "	Farmer; married.
Closson, Harriet D.	"	1839 12	"	2 brothers.	"	5 "	Married a deaf-mute.
Closson, Jeremiah	"	1833 16	"	1 bro. and 1 sis.	"	5 "	Laborer.
*Clough, Benjamin	Gilmanston, N. H.	1825 17	Spotted fever at 6 yrs.		New Hamp'e.	4 "	Married a deaf-mute.
Clough, Charles T.	Ashland,	1878 12	Fever at 1½ years.		"	5 "	"
Clough, Mary E.	Gilmanston, "	1854 10	Congenital.		"	6 "	"
*Clough, Sylvester	Wentworth, "	1847 15	Scarlet Fever at 1 yr.	1 uncle.	"	4 "	"
+Clouthier, George E.	Concord, "	1883 10	Fever at 2½ years.		"	1½ "	"
*Cobb, Abigail	Hancock, "	1844 15	Scarlet fever at 3 yrs.	2 sisters.	"	5 "	"
*Cobb, Caroline	"	1845 11	Congenital.	2 "	"	5 "	"
Cobb, Lydia	Nelson, "	1835 14	"	2 "	"	4 "	Married a deaf-mute.
Cobleigh, Henry	Worcester, Mass.	1821 21	Illness at 2 years.	1 brother.	Massachus'ts.	5 "	Farmer; married.
*Cochran, Sarah J. A.	New Boston, Mass.	1827 14	Spotted fever at 1½ yrs.		New Hamp'e.	1½ "	"
Coe, Sherman D.	Middletown, Conn.	1841 14	Whooping cough.		Connecticut.	1 "	"
Coffin, Lucy S.	Newburyport, Mass.	1850 9	Congenital.		Massachus'ts.	9½ "	Married a deaf-mute.
Coffin, Sally C.	Wolfborough, N. H.	1839 12	"		New Hamp'e.	5 "	"
*Coggins, Bridget	Lowell, Mass.	1868 11	"		Massachus'ts.	6 "	"
*Cogswell, Alice	Hartford, Conn.	1817 11	Spotted fever at 2½ yrs.		Friends.	7 "	"
Cogswell, Loelah	Readsboro, Vt.	1852 10	Congenital.		Vermont.	6 "	Married a deaf-mute.
Cole, Lizzie M.	Concord, N. H.	1867 9	Scarlet fever at 3½ yrs.		New Hamp'e.	7 "	"
Collins, John	East Avon, Conn.	1868 18	Fits at 1 year.		Connecticut.	7 "	Rulemaker.
Collins, Thomas	Cornwall, Vt.	1859 10	Scarlet fever at 4 mo.		Vermont.	6 "	Weaver.
*Colley, Mary E.	Falmouth, Me.	1862 10	" " 3 yrs.		Maine.	7 "	Married a deaf-mute.



*Colton, Celinda A.	Vershire, Vt.	1843 13	Congenital.			Vermont.	4 yrs.	Married a deaf-mute.
Coney, Jos. Harrison	Foxboro, Mass.	1868 9	Scarlet fever at 18 mo.			Massachus'ts.	6 "	
*Compton, Eleanor A.	Georgetown, D. C.	1831 12	Congenital.	1 brother.		Friends.	6 "	
*Compton, John W.	"	1832 9	"	1 sister.		"	7 "	Clerk in U. S. Treas.; mar'd a deaf m.
*Comstock, George	Newport, R. I.	1817 20	"			"	7 "	Mechanic; married a deaf-mute.
Constock, John S.	Norwich, Conn.	1873 10	"	[14 mos.		Connecticut	8 "	Lockmaker.
†Conant, Frank A.	Boston, Mass.	1880 8	Spinal meningitis at			Conn. & Mass.	7 "	Printer.
Conley, James	Newport, R. I.	1861 8	Scarlet fever at 2 yrs.			Rhode Island.	7 "	
Conners, John J.	Mansfield, Mass.	1865 9	Cholera infant'm at 2y.			Massachus'ts.	7 "	
†Connolly, Timothy	West Boylston, Mass.	1881 9	Scarlet fever at 19 mo.			"		
†Constantine, M. Jr.,	Bangor, Me.	1885 9	Congenital.			Maine.		
Converse, Gustavus A.	Rindge, N. H.	1850 17	"			Fr's & N. H.	5 "	Joiner; married a deaf-mute.
Cook, Edson W.	Hartford, Conn.	1876 16	Paralytic fit at 17 mo.			Connecticut.	2 "	
Cook, Edwin Wallace	Provincetown, Mass.	1873 9	Scarlet fever at 7 mos.			Massachus'ts.	8 "	
Cook, Jane	Kingston, Mass.	1836 19	Congenital			"	4 "	Tailorress.
*Cook, Lauretta A.	Provincetown, Mass.	1844 9	Scarlet fever at 3½ yrs.			"	6 "	
Cook, Thomas	Portland, Me.	1865 12	Congenital.			Maine.	7 "	
Coolidge, Orrin G.	Andover, Vt.	1860 10	"			Vermont.	7 "	Painter; married a deaf-mute.
Coon, Amos	Brooklyn, Conn.	1831 15	"	1 son.		Connecticut.	4 "	Shoemaker; married a deaf-mute.
Cooper, Charles H.	Watertown, N. Y.	1864 19	Whoop. cough at 2 yrs.			Friends.	6 mo.	Married.
Cooper, Julia A. C.	North Haven, Conn.	1835 12	Illness at 3 years.			Connecticut.	5½ yrs	Married a deaf-mute.
Cooper, Walter E.	Pawtuxet, R. I.	1871 9	Whoop'g'h & lung fev.			Rhode Island.	4 "	
Corcoran, Ellen	East Boston, Mass.	1865 12	Illness at 2 years.			Massachus'ts.	5 "	
Corning, Sherburn L.	Manchester, N. H.	1849 12	Congenital.			New Hamp'e.	5 "	Married a deaf-mute.
†Cossette, J. Thelospor	Meriden, Conn.	1884 8	"	3 sisters.		Connecticut.		
Cottle, Henrietta V.	West Athens, Me.	1879 15	Fall at 2 years.			Maine.	4 "	
Cotton, John R.	Plymouth, Mass.	1837 11	A fall at 4 years.			Friends.	6 "	Mechanic; married a deaf-mute.
Coughlin, John	Boston, Mass.	1874 10	Scarlet fever at 3½ yrs.			Massachus'ts.	5 "	Previously at Clarke Inst. 3 years.
Coughlin, John F.	Hartford, Conn.	1876 7	Meningitis at 3 years.			Connecticut.	2 "	
Coughlin, William	Fitchburg, Mass.	1862 12	Congenital			Massachus'ts.	6 "	
*Covell, Martin N.	Williston, Vt.	1823 15	Scarlet fever at 10 mo.			Friends.	2 "	Mechanic; married a deaf-mute.
Covell, Sylvester	Berlin, Vt.	1826 21	Congenital.	2 bros. and 2 sis.		Vermont.	4 "	
*Cowles, Emily A.	Cheshire, Conn.	1828 16	Scarlet fever at 2 yrs.			Connecticut.	4 "	Married a deaf-mute.
Cowles, Lucy A.	Westfield, Mass.	1853 11	" 4½ "			Massachus'ts.	7 "	
Cox, Owen	Boston, Mass.	1846 12	Congenital.			"	6 "	Laborer; married a deaf-mute.
†Cozzens, Ralph L.	Holliston, Mass.	1881 8	Deaf in infancy.			"	7 "	Previously at Clarke Inst.
Crain, Michael	Milford, Mass.	1870 8	Scarlet fever at 2 yrs.			"	7 "	
Crandall, William F.	Newport, R. I.	1860 8	Congenital.			Rhode Island.	7 "	
*Crane, Elizabeth	Horton, Nova Scotia.	1845 11	Scarlet fever at 2 yrs.			Friends.	4 "	



# LIST OF PUPILS.—CONTINUED.

NAME.	RESIDENCE.	Time of Adm.	Age.	Cause of Deafness.	Deaf and Dumb Relatives.	How Supported.	Time under Instruc.	REMARKS.
Crane, John E.	Whiting, Me.	1868	18	Scarlet fever at 10 yrs.		Maine.	4 yrs.	Married a deaf-mute; teacher.
Crane, Sarah E.	Newark, N. J.	1877				Friends.	1 "	"
*Crawford, William A.	Bath, Me.	1829	13	Congenital.		Maine.	4 "	"
†Creamer, Pelham S.	South Waldoboro, Me.	1880	12	Fits at 6 weeks.			4 "	"
Cremius, Ann	Williston, Vt.	1854	12	Scarlet fever in infancy.	Parents 8 u. & a.	Vermont.		
Crimmings, Jennie M.	Somerville, Mass.	1884	9	Congenital.		Massachusetts.	6 "	Paternal grandparents, second cousins, [8 deaf brothers and sisters.
Crimmings, Margaret	Cambridge, Mass.	1847	8	"		"	9 "	"
Crocker, David P.	Barnstable, "	1862	11	Brain fever at 3 years.		"	6 "	"
Cronan, Stephen	Fitchburg, "	1864	10	Congenital.		"	7 "	"
Cross, Samuel S.	Beverly, "	1873	11	Scarlet fever at 9 mos.		New Hamp'e.	8 "	Pocket-book maker; married a deaf-mute.
Cross, Willie	Grafton, N. H.	1851	10	Cold at 1 year.		Connecticut.	8 "	Mechanic; married a deaf-mute.
Crossman, Franklin S.	Watertown, Conn.	1829	18	Spotted fever at 2½ yrs.		Massachusetts.	4 "	Married a deaf-mute.
*Crownsfield, Leonard	Hinsdale, N. H.	1832	29	Illness at 1 year.		New Hamp'e.	1½ "	
Crows, Julia	Portland, Me.	1852	11	Congenital.	[1 a. 1 c. 1 2d. c.	Maine.	4 "	Shoemaker.
Cullinan, Martin	Arlington, Vt.	1858	13	"	Par. 3 b. 1 s. 2 u.	Vermont.	6 "	
†Culver, Annie J.	East Dorset, Vt.	1878	10	"	"	"		
†Culver, Carra	"	1886	10	"	[1 a. 1 c. 1 2d. c.			
†Culver, Heman M.	"	1881	9	"	Par. 2 b. 2 s. 2 u.	"		
Culver, Henry	Manchester, Vt.	1846	12	Ulcers in head at 1½ y.	5 children.	Fr'ds and Vt.	5 "	Married a deaf-mute; farmer.
†Culver, John L.	East Dorset, Vt.	1883	11	Congenital.	[1 a. 1 c. 1 2d. c.	Vermont.		
*Culver, Merritt H.	"	1878	12	"	Par. 2 b. 2 s. 2 u.	"	3 mo.	Died December, 1878.
Culver, Samuel L.	Waterville, Conn.	1866	10	Scarlet fever at 18 mos.		Connecticut.	7 yrs.	
Cummings, Daniel	Greeneville, "	1864	9	Congenital.		"	8 "	Painter.
Cummings, George W.	Antrim, N. H.	1837	15	Illness at 6 mos.		New Hamp'e.	4 "	
Cummings, John	Somerville, Mass.	1870	22	Congenital.		Massachusetts.	1 "	Teacher.
Cunningham, Martha	Greenville Dist., S. C.	1847	12	"	1 cousin.	So. Carolina.	4½ "	Feeble minded.
Currien, Charles	Springfield, Mass.	1878	11	Spinal meningitis at 5 y.	1 sister, 1 child.	Massachusetts.	5 mo.	Married a deaf-mute.
Currier, Ellen R.	Danville, Vt.	1852	13	Congenital.	1 sister.	Vermont.	7 yrs.	
Currier, Mary J.	"	1852	12	Scarlet fever at 18 mos.		"	6 "	Tailoress.
Curtice, Emily	Florida, N. Y.	1833	20	Palsy at 10 mos.		Friends.	5 mo.	Married.

Curtis, Ann	Leeds, Me.	1831 17	Congenital.	3 bros. and 1 sis.	Maine.	4 yrs.	Married a deaf-mute.
Curtis, Ebenezer W.	" "	1831 11	"	2 bros. and 2 sis.	"	5 "	Farmer; married a deaf-mute.
*Curtis, George	" "	1819 17	"	"	Massachus'ts.	5 1/2 "	Married a deaf-mute.
Curtis, Moses	Wells, "	1833 12	Typhus fever at 1 1/2 yrs.	3 bros. and 1 sis.	Maine.	4 "	Mechanic; married a deaf-mute.
*Curtis, Olive S.	Leeds, "	1825 18	Congenital.		"	2 "	Married a deaf-mute.
Cushing, Mary H.	Norwich, Vt.	1832 13	"		Vermont.	2 "	Insane.
Cutler, Abigail M.	Western, Mass.	1826 13	Illness at 4 yrs.		Friends.	3 "	Married a deaf-mute.
Cutler, Holton O.	Warren, "	1856 13	Brain fever at 5 yrs.		"	5 "	"
Cutter, George F.	Irassburgh, Vt.	1865 17	Congenital.		Vermont.	7 "	Carpenter; married a deaf-mute.
Daly, Nancy J.	Chester, Conn.	1865 9	"		Connecticut.	8 "	"
Damon, Frank C.	Amherst, N. H.	1861 10	Sores in ears at 18 mo.		New Hamp'se.	7 "	"
Danforth, Warren O.	Berkshire, Vt.	1846 17	Ulcers in head at 1 1/2 y.		Vermont.	8 mo	"
Daniels, Abby J.	New London, Conn.	1857 10	Scarlet fever at 3 3/4 yrs.		Connecticut.	8 yrs.	Married a deaf-mute.
Daniels, Orson,	No. Adams, Mass.	1867 19	Inflam. rheum. at 2 y.		Massachus'ts.	3 "	"
Daniels, Sylvia E.	*Guilford, Vt.	1874	9 Congenital.		Vermont.	7 "	"
Darghan, Joanna	New Haven, Conn.	1867 15	Cold at 9 years.		Connecticut.	4 "	Married a deaf-mute.
*Darling, Ann J.	Woodstock, Vt.	1840 25	Measles at 1 1/4 years.		Vermont.	2 "	"
Davenport, Angelina	Northampton, Mass.	1821 14	Spotted fever at 2 1/2 y.		Massachus'ts.	3 "	Cabinet maker.
Davenport, John W.	Tiverton, R. I.	1847 12	Fits at 2 years.		Rhode Island.	7 1/2 "	Teacher; married a deaf-mute.
*David, John O.	Boston, Mass.	1824 10	Fever at 1 1/2 years.		Massachus'ts.	4 "	Married a deaf-mute.
Davis, Charles W.	Fairfield, Me.	1848 17	Congenital.		Maine.	3 "	"
Davis, Edwin A.	Auburn, Me.	1867 17	Mumps.		"	4 "	"
Davis, Elijah R.	Chesterfield, N. H.	1825 13	Congenital.		New Hamp'se.	4 "	Mechanic, married a deaf-mute.
Davis, Ellen M.	Rockport, Mass.	1860 11	Scarlet fever at 3 yrs.		Massachus'ts.	6 "	"
Davis, Francis C.	Cambridge, "	1848	9 Inflam. in head at 9 m.	1 brother.	"	8 1/2 "	Clerk in P. O.; married a deaf-mute,
Davis, George W.	Milton, "	1840 12	Congenital.	1 brother.	"	6 "	Tanner.
*Davis, Henry H.	"	1855 15	Cold at 5 years.		Friends.	6 1/2 "	"
*Davis, Hiram	Bennington, Vt.	1839 15	Accident at 10 mo.		Vermont.	2 "	"
*Davis, Jeremiah	Barnstead, N. H.	1834 18	Unknown.		New Hamp'e.	2 "	Drowned at the Asylum.
*Davis, Rossia	Havana, W. Indies.	1824 25	Congenital.		Friends.	8 "	"
Davis, Sarah M.	New London, Conn.	1851 11	Scarlet fever at 2 1/2 yrs.		Connecticut.	8 "	"
Davis, Silas	Whittingham, Vt.	1834 12	Ulcers in head at 2 y.		Vermont.	5 "	"
Davis, Zachary T.	N. Stonington, Conn.	1857	9 Congenital.		Connecticut.	8 "	Farmer.
*Davison, Phiney J.	Watertford, Vt.	1843 12	Scarlet fever at 7 yrs.		Vermont.	4 "	"
*Davison, Benjamin	North Salem, N. H.	1854 9	" " 18 mo.		New Hamp'e.	3 "	"
+Dawson, Edward	Milford, Conn.	1885 7	Fall at 2 years.		Connecticut.	5 1/2 "	"
*Day, Ann V.	W. Springfield, Mass.	1825 15	Illness at 1 year.		Connecticut.	2 3/4 "	"
*Day, Myron W.	So. Royalston, "	1864 11	Congenital.		Massachus'ts.	3 "	"
Dean, Harry K.	Cincinnati, Ohio.	1860 25	Conges. of brain at 7 y.		Friends.	3 "	"

# LIST OF PUPILS. — CONTINUED.

NAME.	RESIDENCE.	Time of Adm.	Age	Cause of Death.	Deaf and Dumb Relatives.	How Supported.	Time under Instr.	REMARKS.
Deberry, Edmund	Lawrenceville, N. C.	1838	15	Congenital.	2 sisters.	Friends.	4 yrs.	
Deering, Oliver D.	Saco, Me.	1847	16	Scarlet fever at 1 ½ yrs.	1 relative.	Maine.	4 "	Carpenter; married a deaf-mute.
Deering, Wm. A.	Richmond, Me.	1859	8	Congenital.		"	6 "	Farmer.
DeLaite, George R.	Easton, Me.	1877	15	Whooping cough at 1 y.		Maine.	3 "	Previously at the Clarke Inst. 4 years.
DeCourat, James	Williamatic, Conn	1833	12	Fever at 3 yrs.	1 uncle.	Connecticut.	6 "	
Deming, Leroy B.	West Meriden, Conn.	1854	10	Scarlet fev. in infancy.		"	4 "	Mechanic.
*Denison, Almond	Washington, Vt.	1828	14	Congenital.	2 sisters.	Vermont.	6 "	Mechanic; married a deaf-mute.
*Denison, Alpha M.	"	1838	17	"	1 bro. and 1 sis.	"	3 ½ "	
Denison, Augusta	Essex, Conn.	1854	11	Congenital.	1 cousin.	Connecticut.	2 "	
Denison, Gracia	Washington, Vt.	1838	15	"	1 bro. and 1 sis.	Vermont.	5 "	
Denison, James	Royalton, "	1846	9	Scarlet fever at 4 yrs.	2 sisters.	F'ds and Vt.	6 ½ "	Prin. Inst. D. & D.; mar. a deaf-mute.
*Deuiston, Caroline	Francesstown, N. H.	1830	18	Congenital.	2 "	New Hamp'e.	4 "	Married a deaf-mute.
Deniston, Mariette	"	1830	14	"	2 "	"	4 "	"
Deniston, Mercy	"	1834	14	"		N. H. and f'ds.	5 "	"
*Dennis, Phebe	Fall River, Mass.	1836	19	Measles at 2 years.		Massachus'ts.	5 "	"
*Denny, Edward W.	Leicester, "	1825	14	Spotted fever at 1 yr.		"	5 "	Mechanic; married a deaf-mute.
*Densmore, Asabel	Conway, N. H.	1844	17	Ulcers in head at 6 m.		New Hamp'e.	3 "	
*Derby, Almeda	Weymouth, Mass.	1825	15	Congenital.	2 bro. and 1 sis.	Massachus'ts.	5 ½ "	Married a deaf-mute.
*Derby, Elvira	"	1825	14	"	2 " " 1 "	"	5 ½ "	"
*Derby, Ira	"	1834	11	"	2 " " 2 "	"	6 "	"
Derby, Ira H.	So. Weymouth, Mass.	1861	11	"	1 u. 2 a. par. 1 s.	"	7 "	Shoemaker; married a deaf-mute.
*Derby, Jordan	Shafsbury, Vt.	1849	16	Scarlet fever at 4 yrs.		Vermont.	4 "	
Derby, Olive A.	So. Weymouth, Mass.	1861	13	Congenital	1 u. 2 a. par. 1 s.	Massachus'ts.	5 "	Married a deaf-mute.
*Derby, Wilson	Weymouth, "	1828	14	"	1 b. 2 s. 2 child'n.	"	5 "	Mechanic; married a deaf-mute.
Derham, Margaret	New Britain, Conn.	1873	10	Fit at 3 years.		Connecticut.	4 "	Stocking factory.
Dewoy, Ellen	Concord, Mass.	1858	10	Congenital.		Massachus'ts.	3 "	Married; teacher.
Dewsnap, Clara	Lakeville, Conn.	1863	13	Disease at 12 years.		Connecticut.	6 "	
*Dickerman, Han'h B.	New Haven, Conn.	1827	16	Illness at 1 ½ years.		Massachus'ts.	4 "	
Dickey, Henry Allen	Benton, Me.	1872	29	Scrof. in head at 8 yrs.		Maine.	1 "	Shoe-binder.
Dickson, Eliza A.	Essex, Conn.	1844	9	Scarlet fever at 1 yr.		Connecticut.	6 "	Shoe-laster.
Dicktison, Wm. J.	Haverhill, Mass.	1855	10	Congenital.		Massachus'ts.	9 "	Married a deaf-mute.
Dickson, Charles A. S.	Chelsea, "	1859	12	Sores in head at 1 yr.		"	7 "	
Dieuaite, Mary A.	Rockport, "	1848	25	Congenital.	1 sister.	"	1 "	

	1848-21	Congenital.	1 sister. 1 sis. and 14 other 1 sis.	Relat's " "	Massachus'ts. " & f'ds.	2 yrs. " "	Married a deaf-mute.
Dicaude, Frances	Rockport, Mass.						
*Dillingham, Abigail	Lee, "	1817 31				4	
*Pillingham, Nancy	Pittsfield, "	1819 17				6	Assistant matron in the Am. Asylum.
*Dodge, Adelaide R.	Westfield, Me.	1822 14			Maine.	2	
*Doherty, John	Manchester, N. H.	1877 15			New Hamp'd.	3	
†Dolan, Catherine A.	Providence, R. I.	1885 9			Rhode Island.	5	Previously at R. I. school 3 years.
Dolan, James	"	1870 10			"	5	Cabinet-maker.
Dolan, John	Jamaica Plain, Mass.	1884			Massachus'ts.	2	Previously 5 years at Horace Mann [school.
Dolan, Owen	Attleboro Falls, "	1882 10			Vermont.	4	
Donlin, Ann	Burlington, Vt.	1874 8	1 sister.		"	5	
Donlin, Maggie	"	1876 8	1 "		"	3	
*Dooley, Winnie	Fitchburg, Mass.	1860 10			Massachus'ts.	1	
Doolittle, Charlotte	New Haven, Conn.	1853 16			Connecticut.	3 ½	
Doring, Edward	Boston, Mass.	1836 10	1 sister.		Asylum	6	
Dorr, George	Hallowell, Me.	1850 22	6 relatives.		Maine.	3	Sawmiller.
Dougherty, Charles	Hartford, Conn.	1863 10			Connecticut.	8	
*Doughty, Abigail	Brunswick, Me.	1825 14			Maine.	4	Married a deaf-mute.
Doughlass, Charles A.	Colchester, Conn.	1851 11			Connecticut.	7	An India rubber boot-maker.
Douglas, Charles F.	Westfield, Mass.	1833 11	3 cousins.		Mass. and f'ds.	7	
Dow, Daniel W.	Charlton, Mass.	1848 12			Massachus'ts.	6	Mechanic.
†Dowd, William	Manchester, N. H.	1885 8			New Hamp'd.	2 ½	Married a deaf-mute.
Downey, Ellen	Fitchburg, Mass.	1876 18			Massachus'ts.	9	
Downey, Mary T.	South Boston, Mass.	1876 10			"	4	Mechanic.
Downing, Jacob	Kennebunkport, Me.	1829 11			Maine.	9	
Doying, Charles E.	Rockville, Conn.	1876 8			Connecticut.	2	[mute College.
Draper, Amos G.	No. Bennington, Vt.	1860 15			Vermont.	9	Married; professor at National Deaf-
Dresser, Edward L.	Turner, Me.	1874 10			Maine.	7	Tanner.
Drew, Frank H.	Boston, Mass.	1865 8			Massachus'ts.	3	
Drew, Polly	Duxbury, Mass.	1829 34			Friends.	6	
Driscoll, Dennis	Taunton, "	1872 11			Massachus'ts.	4	
Driscoll, Julia	Abington, "	1878 12			"	3	
Driscoll, Julia A.	East Boston, "	1865 12			Vermont.	6	
Drown, Carlos	Brownington, Vt.	1861 9	2 bros. & 1 cous.		"	5	
Drown, John	"	1859 15	"		Vermont.	5	
Drown, Sampson	"	1859 17	"		"	4	
*Drury, John	St. John's, N. B.	1831 21			Friends.	2	
Dubé, Adeline	Orono, Me.	1866 9			Maine.	7	Married a deaf-mute.
Dudley, Eita T. B.	Northampton, Mass.	1864 10			Friends.	2	
*Dudley, Jane W.	Parsippany, N. J.	1857 8			Maine.	6	Married a deaf-mute.



# LIST OF PUPILS. — CONTINUED.

NAME.	RESIDENCE.	Time of Adm.	Cause of Deafness.	Deaf and Dumb Relatives.	How Supported.	Time under Instruct.	REMARKS.
*Dudley, Julius	Stonington, Conn.	1818 13	Unknown.		Connecticut.	4½ yrs.	Laborer.
*Dudley, Lewis R.	Passadumkeag, Me.	1881 14	Congenital.		Maine.	1 "	
†Dufault, Allizzia	East Brookfield, Mass.	1882 10	"		Massachus'ts.		
Duffy, Ellen	Boston, Mass.	1867 12	Unknown.		"	5 "	Married a deaf-mute.
Dufresne, Napoleon	Lawrence, Mass.	1873 15	Fever at 4 years.		"	6 mo.	Blind maker; Married a deaf-mute.
*Dunbar, Caroline L.	Weld, Me.	1866 17	Canker rash at 5 yrs.		Maine.	4 yrs.	
Dummer, Abby Ann	Taunton, Mass.	1843 10	Congenital.		Massachus'ts.	4½ "	Married a deaf-mute.
Dunn, John H.	Lisbon, Falls, Me.	1872 13	Chicken pox at 18 mo.		Maine.	5 "	
Dunn, Martha	Chelmsford, Mass.	1826 16	Lost hearing at 1 year.		Massachus'ts.	4 "	Carpet weaver; married a deaf-mute.
Dunnell, Marilla	Buxton Center, Me.	1866 10	Swelling in head in infancy.		Maine.	7 "	Married a deaf-mute.
Dunning, Margaret	Brunswick, Me.	1824 18	Congenital.		"	4 "	
Dunning, Mary	New Haven, Conn.	1828 16	Typhus fever at 4½ y.		Connecticut.	4 "	Married a deaf-mute.
Duran, Edward	South Boston, Mass.	1865 10	Congenital.	1 brother.	Massachus'ts.	9 "	Cabinet maker.
*Duran, Thomas	"	1865 12	"	"	"	2 "	
Durbrow, Caroline B.	New York City.	1863 12	"		Friends.	4 "	Married a deaf-mute.
Durkee, Harriet A.	Somers, Conn.	1846 9	Ulcers in head at 10 m.		Connecticut.	6 "	"
*Dutton, Abigail F.	Craftsbury, Vt.	1846 15	Scarlet fever at 3 yrs.		Vermont.	6 "	Dress-maker.
Dwyer, Edmund	Pawtucket, R. I.	1871 9	" " 1½ "		Rhode Island.	6 "	
Dyer, Eben P.	Thordyke, Me.	1835 13	Illness in infancy.		Maine.	4½ "	Mechanic; married a deaf-mute.
Dyke, Samuel J.	Northfield, Vt.	1869 20	Sores in head at 6 mo.		Vermont.	3 "	
*Earnest, William	Baltimore, Md.	1819 8	Congenital.		Congress.	11 "	Mechanic; married.
*Eastman, Elijah L.	Amherst, Mass.	1821 17	Unknown.		Massachus'ts.	9 mo.	
Eastman, Rebecca	Bath, N. H.	1833 20	Lost hearing at 2 yrs.		New Hamp'e.	4 yrs.	Married a deaf-mute.
Eaton, Archie D.	East Ware, N. H.	1879 10	Scarlet fever at 1 year.		"	6 "	Toy maker.
†Eaton, Gracie	Waitsfield, Vt.	1881 9	At 1 year.		Vermont.		
Eaton, Mary E.	East Salisbury, Mass.	1863 13	Congenital.		Frid's & Mass.	5 "	Married a deaf-mute.
Ederberg, Gustav L.	North Easton, Mass.	1879 8	Scarlet fever.		Massachus'ts.	6 "	Shoemaker.
Eddy, George W.	West Meriden, Conn.	1876 9½	Meningitis at 11 mos.		Connecticut.	8 "	Lockmaker.
Eddy, Walter A.	Chepachet, R. I.	1873 9	Lung fever at 2 years.		Rhode Island.	8 "	
Edgerly, Josiah	Greenland, N. H.	1839 24	Unknown.		New Hamp'e.	1½ "	Mechanic.
*Edson, Prudence A.	J. Hartford, Vt.	1838 15	Ulcers at 10 months.	1 sister.	Vermont.	5 "	
Edson, Rhoda A. M.	"	1838 9	" 8 "	1 sis. and 1 child.	"	7 "	Married a deaf-mute.
Edwards, Eliza A.	Gilmanton, N. H.	1844 10	Scarlet fever at 4 yrs.		New Hamp'e	5 "	

Edwards, Ellen	Kent, Conn.	1851113 Congenital.	1 brother. 1 sister.	Connecticut.	6½ yrs.	Teacher; married a deaf-mute.
*Edwards, Josephus B.	Lexington, Ga.	183510		Georgia.	5 "	Married a deaf-mute.
*Eldridge, Eunice A.	Harwich, Mass.	185215		Massachus'ts.	5 "	Married a deaf-mute.
*Elliot, Stillman H.	Amoskeag, N. H.	186821		New Hamp's.	1 "	Furniture-maker.
Ellis, David E.	Keene, N. H.	187415		Maine.	6 "	Married a deaf-mute; cabinet-maker.
Ellis, Frank M.	Belgrade, Me.	186418		Vermont.	2 "	Married a deaf-mute.
Ellis, Henry S.	Thetford, Vt.	184722		Massachus'ts.	6 "	"
Ellis, Tristram N.	Plymouth, Mass.	185813		Connecticut.	8 "	"
Ely, Sabre E.	Haddam, Conn.	185511		"	9 "	Farmer.
Ely, Willie	"	187411		Massachus'ts.	7 "	Married a deaf-mute.
Emery, Alice	Marlboro, Mass.	187611		Vermont.	9 "	Nurseryman and seedsman.
Emerson, Gertrude A.	Danby, Vt.	182914		Massachus'ts.	5½ "	Married a deaf-mute; farmer.
Emerson, John	Durham, N. H.	182610		Maine.	7 "	Married a deaf-mute.
*Emerson, Philenia	Cambridge, Mass.	185210		Maine.	2 mo.	Married a deaf-mute.
*Emerson, William	Danby, Vt.	185210		Connecticut.	5 yrs.	Joiner; married
Emery, Emma R.	Medford Center, Me.	187711		"	8 "	Married; mechanic.
Emery, Mary A.	Indianapolis, Ind.	187711		Massachus'ts.	9 "	Cartridge-maker.
Emery, Ona C.	Poland, Me.	186810		Friends.	8 "	Married a deaf-mute.
Eno, Amanda	Tariffville, Conn.	182515		Mass.	1 "	Wineworker.
Ensle, Christian	Southington, "	18479		Mass.	5 "	Mechanic; Married.
Erbe, Herman	"	18708		Massachus'ts.	6 "	Mechanic.
Esterbrook, Endor E.	Assabet, Mass.	18659		Vermont.	4 "	Tailor.
Esty, Caroline E. A. F.	Dorchester, Mass.	186417		Massachus'ts.	4 "	Cabinet-maker.
Euler, Ludwig	Pittsfield, Mass.	18698		Connecticut.	9 "	"
Evans, Guy	New Haven, Conn.	18689		Massachus'ts.	9 "	"
Evans, Oscar H.	Pittsfield, Mass.	18629		Massachus'ts.	6 "	Pocketbook cutter; married a deaf-mute.
Everson, Amos H.	Dedham, "	184211		Connecticut.	10 "	"
Ewings, Alonzo H.	Hartford, Conn.	185310		Massachus'ts.	6 "	Married a deaf-mute.
Faby, Bridget	Marlboro, Mass.	187610		Maine.	4 "	Married.
Faby, Honora	"	186815		Connecticut.	1 "	Married a deaf-mute.
Faby, John	"	187014		Maine.	4 "	"
Faby, Thomas	"	188114		Connecticut.	1 "	"
Fairbanks, Lucy A.	"	184812		Maine.	6 "	"
Fairman, Henry M.	"	"		"	"	"
Falvey, Dennis	"	"		"	"	"
Farley, James	"	"		"	"	"
Farnham, Charles	"	"		"	"	"
*Farnham, John E.	"	"		"	"	"
Feeney, Patrick	"	"		"	"	"

# LIST OF PUPILS. — CONTINUED.

NAME.	RESIDENCE.	Time of Adm.	Cause of Deafness.	Deaf and Dumb Relatives.	How Supported.	Time under Instruct.	REMARKS.
*Felton, Ellen G.	Deerfield, Mass.	1847	10 Congenital.		Massachus'ts.	2 mo.	
Fenaghtie, Patrick	Boston, "	1876	8 Fall at 15 months.		"	9 yrs.	Previously at Horace Mann School 1 yr.
*Fennell, James	Biddeford, Me.	1859	16 Congenital.		Maine.	6 "	
Fenner, Ida Ann	Oneco, Conn.	1870	15 Abscess at 1 year.	1 brother.	Connecticut.	3 "	
Fenner, James Abel	"	1871	8 Unknown.	1 sister.	"	2 "	
Ferris, Frank	Greenwich, Conn.	1873	9 "		"	2 mo.	Sawmiller.
Ferris, John	Waitsfield, Vt.	1862	11 Congenital.		Vermont.	5 yrs.	
Field, Hubbard	Barnardston, Mass.	1834	14 Accident at 2½ years.		Massachus'ts.	5 "	
Field, Mahala C.	West Deer Isle, Me.	1875	18 Congenital.		Maine.	7 "	
Field, Oscar W.	Deer Isle, Me.	1862	13 "	1 brother.	"	5 "	Fisherman.
*Finnigan, Margaret	Montvale, Mass.	1885	15 Brain fever at 2 years.	1 uncle & 1 sis.	Massachus'ts.		
Finnimore, Alfred H.	Bridgeport, Conn.	1851	11 Measles at 16 months.		Connecticut.	7 "	Weaver; married a deaf-mute.
Fish, Austin T.	Langdon, N. H.	1855	14 Brain fever at 1½ yrs.	1 brother.	New Hamp'e.	5 "	Mechanic.
Fish, Amariah P.	"	1855	15 "	1 brother.	"	5 "	"
Fish, Charles	Dauby, Vt.	1865	9 Measles at 2 years.		Vermont.	10 "	Married a deaf-mute.
Fisher, Charles C.	Francetown, N. H.	1869	11 Scarletina at 2½ yrs.		New Hamp'e.	8 "	Woodcarver.
Fisher, Charles T.	Harper's Ferry, Va.	1834	12 Congenital.	1 brother.	Friends.	4 "	Married.
*Fisher, Emeline	Boston, Mass.	1819	14 "		Massachus'ts.	6 "	Married a deaf-mute.
Fisher, George E.	"	1862	15 Scarlet fever at 14 yrs.		"	3 "	Painter.
Fisher, James	Springfield, Mass.	1828	13 Congenital.	1 brother.	Mass. & F'ds.	4 "	Teacher; married a deaf-mute.
Fisk, Ferdinand	Holliston, "	1829	21 Scarlet fever at 1 y.		Friends.	3 "	Farmer; married.
Fisk, Hannah W.	Shelburne, "	1851	10 Convulsions at 18 mo.	1 sister.	Massachus'ts.	5 "	
Fisk, Laura A.	"	1848	10 Dropsy in head at 9 m.	1 sister.	Mass. & F'ds.	7 "	
Fisk, Newton	Southport, Wis.	1845	8 Scarlet fever at 2 yrs.		Friends.	4 "	Married a deaf-mute.
Fisk, Thomas	Chesterfield, N. H.	1825	50 Unknown.		Himself.	1 "	Farmer; married.
Fitch, Francis G.	Lancaster, Mass.	1841	12 Illness at 1½ years.		Massachus'ts.	6 "	
Fitch, Henry H.	Preston, Conn.	1860	9 Congenital.		Connecticut.	8 "	Farmer.
Fitzpatrick, Edward	Boston, Mass.	1847	8 Spotted fever at 3 yrs.		Massachus'ts.	5½ "	Married.
Flagg, Clarinda J.	Natick, Mass.	1862	11 Scarlet fever at 6 yrs.		Mass. & Conn.	10 "	Married a deaf-mute.
Flagg, Franklin	Belfast, Me.	1869	19 "		Maine.	1 "	
Flanagan, Amy	Alburch, Vt.	1845	17 Dis'e in head at 18 mo.		Vermont.	1 "	
Flanders, Frederick	Cornville, Me.	1846	18 Scarlet fever at 5 yrs.		Maine.	4 "	Farmer; married a deaf-mute.
Fleming, David	Barre, Mass.	1869	10 Congenital.		Massachus'ts.	6 "	



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# LIST OF PUPILS. — CONTINUED.

NAME.	RESIDENCE.	Time of Adm.	Cause of Deafness.	Deaf and Dumb Relatives.	How Supported.	Time under Instruct.	REMARKS.
*Fuller, Lucius L.	Hampton, Conn.	1828 21	Congenital.		Connecticut.	2 ½ yrs	
*Fuller, Lucy	Coventry, "	1835 13	"	1 bro. and 1 sis.	"	5 "	Married a deaf-mute.
*Fuller, Octavius W.	Turner, Me.	1852 11	"		Maine.	7 "	Mechanic; married a deaf-mute.
*Fuller, Rodney J.	Putney, Vt.	1839 15	"	1 sister.	Vermont.	2 "	
*Fuller, Warren	Coventry, Conn.	1831 15	"	2 sisters.	Connecticut.	4 "	Married a deaf-mute.
*Fullerton, Alexander	Boston, Mass.	1819 15	Unknown.		Massachus'ts.	6 "	Mechanic.
*Furrow, Arthur	Agawam, Mass.	1879 9	Congenital.		"		
*Furrow, Edward B.	Westfield, "	1850 10	"	1 aunt.	"	6 "	Tailor.
*Gaffney, Edward	Nashua, N. H.	1871 9	Scarlet fever at 2 yrs.		New Hamp'e.	8 "	Bookbinder.
Gage, John L.	Chicago, Ill.	1843 10	Congenital.		Friends.	7 "	Teacher.
Gale, Arthur F.	Charlton, Mass.	1863 10	Typhoid fever at 5 yrs.		Massachus'ts.	5 "	
*Gale, Caroline	Waltham, "	1825 18	Congenital.		"	5 "	
*Gambol, John	S. Boston, "	1864 8	Scarlet fever at 4 yrs.		"	10 "	
Garcenault, Thomas	Southbridge, Mass.	1879 8	Congenital.		"	2 wk.	
Gardner, Rosa	Greenville, Conn.	1859 8	Whoop. c. & fits at 6 m.		Connecticut.	8 yrs.	Married a deaf-mute.
Gardner, Wm. M.	Hardwick, Mass.	1864 9	Cold at 2 years.		Massachus'ts.	8 "	
*Garland, Ephraim	Conway, N. H.	1837 23	Congenital.	1 brother.	New Hamp'e.	4 "	Mechanic.
*Garten, Nellie	Stafford Springs, Conn.	1881 10	Measles at 9 months.		Connecticut.	6 "	
Gatchell, George M.	Georgetown, Mass.	1852 14	Scarlet fever at 5 mos.		Massachus'ts.	6 "	
*Gates, Artemas	Worcester, "	1835 11	Disease in head at 1 y.		"	6 "	
Gavitt, George H.	Westerly, R. I.	1850 12	Congenital.		Rhode Island.	4 ½ "	Mechanic.
Gav. Elon Rolando	Nashua, N. H.	1870 10	Cold in he'd at 1 y. 9 m.		New Hamp'e.	6 "	Gunsmith; married a deaf-mute.
Geisler, Peter	So. Boston, Mass.	1852 11	Congenital.		Massachus'ts.	4 ½ "	Lockmaker.
Genet, William M.	Wethersfield, Conn.	1824 16	"	1 sister.	Friends.	2 "	Glass cutter; married a deaf-mute.
*Gerou, Lewis	Waterbury, Conn.	1884 8	"	1 brother.	Connecticut.	5 "	Mechanic; married a deaf-mute.
*Gerrard, George A.	Wilmington, N. C.	1839 11	"		Friends.	5 "	
Gerry, Alexander W.	Gerry, N. C.	1868 10	Scarlet fev. at 2 ½ yrs.		Massachus'ts.	4 "	Married a deaf-mute.
Gibson, Sarah M.	Westbrook, Me.	1850 10	Brain fever at 9 mos.		Maine.	6 ½ "	
*Giddings, Francis	Franklin, Conn.	1846 9	Congenital.		Connecticut.	2 ½ "	
*Gilbert, Charles T.	Watertown, "	1852 10	Scarlet fever at 17 mo.		"	7 "	Married; a spinner.
*Gilbert, Elizabeth	Derby, "	1853 12	Nervous fever at 2 yrs.	1 sister.	Friends.	8 "	Married a deaf-mute.
Gilbert, Harriet	"	1845 12	Erysipelas at 1 year.	1 sister.	F'ds and Conn.	6 ½ "	Married a deaf-mute.
*Gilbert, Mary	Hebron, "	1817 21	Congenital	3 bro. and 1 sis.	Friends.	4 "	

*Gilheeny, Frank	Providence, R. I.	1883 12	Scarlet fever at 4 yrs.	1 sister.	Rhode Island.	5 yrs.	
*Gilheeny, Mary	"	1885 18	Measles.	1 brother.	"	"	
*Gillen, Jennie Jarvis	Benicia, California.	1870 11	Scarlet fever.		Friends.	5 "	Married.
Gilman, Henry G.	Tamworth, N. H.	1845 17	Scarlet fever at 3½ yrs.		New Hamp'e.	6 "	
Gilpatrick, Ellen M.	Bath, Me.	1847 13	Scrofula at 2 years.		Maine.	9 "	Dressmaker.
Gilson, Julia E.	Hartland, Vt.	1875 10	Fever at 16 months.		Vermont.	4 "	
*Glass, Susan	Woolwich, Me.	1831 16	Congenital.	1 sister.	Maine.	4 "	
Gleason, Reuben	Dorchester, Mass.	1831 11	Unknown.		Massachus'ts.	4 "	
*Glidden, Clara M.	Pittsboro, Me.	1852 14	Congenital.		Maine.	6 "	Married a deaf-mute.
Glidden, John F.	Rochester, N. H.	1870 10	Scarlet fever at 2½ yrs.		New Hamp'e.	6 "	
Glines, Joanna	Bethel, Me.	1858 22	Scarlet fever at 2 yrs.		Maine.	6 "	Married a deaf-mute.
*Glimmon, Anne	Jamaica Plains, Mass.	1869 8	Congenital.		Massachus'ts.	3 "	
Glyn, James	Hartford, Conn.	1850 10	"		Connecticut.	8 "	Married a deaf-mute; Fireman.
*Glysson, Eunice M.	E. Williamston, Vt.	1831 21	Spotted fever at 5 yrs.	1 brother.	Massachus'ts.	6 "	
Goldsmith, Eliza M.	Chelsea, Mass.	1853 18	Congenital.	1 sister.	"	7 "	Book-binder; married a deaf-mute.
Goldsmith, William H.	"	1854 8	"	1 cousin.	F'ds & Mass.	9 "	
*Gomez, Sarah S.	Newburyport, Mass.	1836 8	"		Massachus'ts.	4 "	Mechanic; married.
Goodrich, Henry	Worthington, "	1830 15	Spotted fever at 1 yr.		Connecticut.	4 "	Dressmaker; "
Goodrich, Laurette	Chatham, Conn.	1830 20	Disease in head at 1 y.		Vermont.	4 "	
Goodrich, Lucy J.	Cavendish, Vt.	1834 24	Spotted fever at 3 yrs.		New Hamp'e.	3 "	
Goodrow, Anna	Claremont, N. H.	1883 13	Congenital.		"	3 "	
Goodwin, Asa	Middleton, N. H.	1841 27	Spotted fever at 4 yrs.		Maine.	5 "	Married a deaf-mute.
Gordon, Mary H.	Hollis, Me.	1840 20	Illness at 3 years.		Connecticut.	2 "	
Gorman, Mary A.	Stonington, Conn.	1860 14	Congenital.		Massachus'ts.	5 "	
Gough, Benjamin	E. Weymouth, Mass.	1856 9	Brain fever at 18 mos.		New Hamp'e.	5 "	Farmer; married a deaf-mute.
Goulding, William	Lynn, Mass.	1835 21	Illness at 6 years.		Massachus'ts.	5½ "	Married a deaf-mute.
Gove, Albert	Henniker, N. H.	1843 9	Scarlet fever at 1 year.		New Hamp'e.	1½ "	
Gowing, Harriet	Danvers, Mass.	1826 13	Illness at 2½ years.		New Jersey.	5 "	Farmer; married a deaf-mute.
*Gowing, Nancy	Boston.	1843 10	Measles at 2 years.		Connecticut.	4½ "	Mechanic; married.
*Graham, Frances E.	Meredith, N. H.	1866 12	"		New Hamp'e.	8 "	Seamstress.
Graham, Samuel	Newark, N. J.	1838 13	Calomel.		Maine.	3 "	Married a deaf-mute.
Grant, Hiram	East Windsor, Conn.	1841 22	Fever at 2½ years.		Friends.	4 "	Farmer; married a deaf-mute.
Grat, Wentworth	Warner, N. H.	1876 12	Fever at 3 years.		Vermont.	6 "	Farmer; married a deaf-mute.
Gray, Clara M.	Hodgdon, Me.	1884 9	Fits, cong't br'n at 5 m.		Friends.	5 "	
*Gray, Francis G.	Bellast, Me.	1864 12	Sickness in infancy.		"	3 "	
Gray, Leonora C.	New Haven, Conn.	1831 23	Disease in head at 3 m.		Friends.	4 "	
*Gray, William	Glover, Vt.	1855 13	Scarlet fever at 2½ yrs.		"	6 "	
Green, Albert A.	St. Albans, Vt.	1821 10	Congenital.		Friends.	5 "	
Green, Cornelia E.	Lawrence, N. J.						

# LIST OF PUPILS.—CONTINUED.

NAME.	RESIDENCE.	Time of Adm.	Cause of Deafness.	Deaf and Dumb Relatives.	How Supported.	Time under Instruct.	REMARKS.
Green, Daniel	Griswold, Conn.	1849 13	Meas. & whoop cough [at 6 mos.		Connecticut.	6 yrs.	
Green, Joseph	St. Albans, Vt.	1860	Congenital.		Vermont.	3½ "	Farmer.
Green, Maria	Warwick, Mass.	1829 16	"		Massachus'ts.	2 mo.	
Green, Samuel G.	Hopkinton, R. I.	1849 10	"		Rhode Island.	2 yrs.	
Green, William H.	Gardner, Me.	1846 9	"	1 uncle.	Maine.	5 "	Wire-drawer.
Greene, Samuel T.	Waterford, Me.	1855 12	"	1 sister.	"	7 "	Teacher; married.
Greene, Sarah A.	"	1846 10	Ulcers in head at 3 yrs.	1 brother.	"	5 "	Married a deaf-mute.
Greenlaw, Rebecca	Deer Isle, "	1852 17	Scarlet fever at 9 mo.		"	6 "	Seamstress.
Greenleaf, Sarah A.	Pittsfield, N. H.	1842 12	" " 6 "		"	5 "	Twice married to deaf-mutes.
Greenough, Frederic	Springfield, Mass.	1876 9	Unknown, at 2 years.		New Hamp'se.	8 "	
Greenwood, Hannibal	Farmington, Mass.	1842 15	Illness at 11 months.	1 sister.	Vt. and Mass.	5 "	Married.
*Greenwood, Sarah J.	Farmington, Me.	1837 14	Disease in head at 2½ y.	1 brother.	Maine.	5 "	
Gregory, Frances A.	Norwalk, Conn.	1849 10	Congenital.		Connecticut.	8 "	Married a deaf-mute.
+Griffin, James	Boston, Mass.	1880 10	Brain fever at 4 years.		Massachus'ts.	5 "	
Griffin, Mary E.	Fall River, Mass.	1878 10	Spin 1 meningitis at 5 y.		"	2 mo.	
Grimmell, George P.	Pomfret, Conn.	1845 8	Scarlet fever at 6 mo.		Friends.	3 yrs.	
Grise, Emile	Worcester, Mass.	1876 13	" " 3 yrs.		Massachus'ts.	4 "	
Griswold, Mary	Enosburgh, Vt.	1826 17	Illness at 1 year.		Vermont.	3 "	Farmer.
Griswold, Ralph	Simsbury, Conn	1838 14	Scarlet fever at 9 yrs.		Connecticut.	6 mo.	
*Grover, Emeline A.	Bethel, Me.	1856 15	Measles at 18 mos.		Maine.	8 yrs.	Married a deaf-mute.
Grush, John E.	Boston, Mass.	1849 10	Congenital.		Massachus'ts.	8 "	
Gueneau, Frederick	St. Albans, Vt.	1876 9½	Unknown at 2 yrs.		Vermont.	2 "	
Guildbeault, Alex. B	East Cambridge, Mass.	1881 16	Congenital.		Massachus'ts.	5½ "	
Guioit, Margaret	Wallingford, Conn.	1873 12	Fever at 4 years.		Connecticut.	3 "	
+Gunnison, Fred. A.	Topsheld, Mass.	1878 8	Congenital.		Massachus'ts.	3 "	
Gully, Edward	Halifax, N. S.	1856 13	Measles at 15 mos.		Nova Scotia.	2 "	
Gurridge, Emeline	Horton, N. S.	1839 9	Congenital.		Friends.	4 "	
+Guyott, Edward W.	Holyoke, Mass.	1880 8	Measles at 18 mos.		Massachus'ts.	4 "	Previously at Clarke Inst. 4 mos.
+Habert, John	No 111 d Quay, Mass.	1882 10	Fits at 10 mos.		"	7 "	
*Hackett, Horatio N.	Minot, Me.	1829 11	Dropsy in head at 1½ y.		Maine.	7 "	Previously at R. I. Sch. for the Deaf 7 ys.
+Hackman, Harry	Providence, R. I.	1883 13	Scarlet fever at 2½ yrs.		Rhode Island.	5 "	Cabinet-maker.
Hadley, James	Waltham, Mass.	1859 14	Congenital.	1 cousin.	Massachus'ts.	5 "	Married a deaf-mute.
Hadley, Sarah	Canaan, N. H.	1851 17	Scarlet fever at 4 yrs.		New Hamp'se.		



*Hagerty, John	Concord, Mass.	1857	17	Scarlet fever at 7 yrs.	Massachus'ts.	4 3/4 yrs.	
Hale, Hattie R.	East Hampton, Conn.	1876	14	" " 2 "	Connecticut.	5 "	
Haley, Augustus	Orrington, Me.	1842	25	Illness at 3 yrs.	Maine.	3 "	Cooper; married.
*Haley, Nancy S.	Tuftonborough, N. H.	1846	12	Infam. in head at 2 yrs.	New Hamp'e.	6 "	Married a deaf-mute.
*Haley, Tristram	Topsham, Me.	1837	14	Congenital.	Maine.	2 "	
*Hall, Addie T.	New Haven, Conn.	1884	7	" "	Connecticut.	6 "	Mechanic; married a deaf-mute.
*Hall, Charles P.	Belfast, Me.	1819	13	Became deaf at 2 yrs.	Massachus'ts.	4 "	Married a deaf-mute.
Hallett, Asenath L.	Portland, "	1863	9	Rheumatic fever at 2 1/2 y.	Maine.	3 "	
Hallett, Asenath L.	Westminster, Vt.	1830	16	Congenital.	Vermont.	3 "	
*Halpin, William	New Haven, Conn.	1873	8	Scarlet fever at 3 yrs.	Connecticut.	9 "	
Halsey, Waldron H.	Newark, N. J.	1863	10	Fright & cong. at 6 mo.	Fr'ds and N. J.	4 "	Shoemaker; married a deaf-mute.
*Ham, John	Farmington, N. H.	1833	19	Lost hearing at 3 yrs.	New Hamp'e.	4 "	Mechanic; married a deaf-mute.
*Han, Lucy	Danvers, Mass.	1847	24	Congenital.	Massachus'ts.	4 "	Married a deaf-mute.
*Hamilton, Cath'rine S.	Dorchester, Mass.	1869	18	" "	"	3 "	
*Hamlin, Nancy E.	Buxton, Me.	1845	9	" "	Maine.	5 "	Wool-sorter.
Hammell, John A.	Lowell, Mass.	1873	12	" "	Massachus'ts.	4 "	
Hammett, Caroline C.	Chilmark, "	1853	12	" "	"	4 "	
Hammond, Albert C.	Nobleboro, Me.	1872	9	Sores in head at 1 1/2 yrs.	Maine.	7 "	
*Hammond, Franc's P.	Brookfield, Mass.	1827	8	Congenital.	Massachus'ts.	6 "	Married a deaf-mute.
*Hammond, Phebe P.	"	1827	10	" "	"	3 "	
*Hammond, Susan M.	Worcester, "	1847	13	Salt rheum in infancy.	Friends.	5 "	Married a deaf-mute.
*Hancock, Anthony H.	Charlotte, Va.	1827	26	Lost hearing at 1 yr.	"	2 "	Married.
*Hancock, Martin	"	1827	24	" "	"	2 "	
Hanchett, Ann D.	Canaan, Conn.	1844	11	Mumps at 1 1/2 yrs.	Connecticut.	6 "	Married a deaf-mute.
Hanchett, Emeline	Salisbury, "	1823	14	Spotted fever at 4 yrs.	Friends.	5 "	"
Handy, Ellen W.	So. Wareham, Mass.	1872	17	Scarlet fever at 3 yrs.	Massachus'ts.	6 "	Seamstress.
Hannan, Daniel	Northfield, Vt.	1852	9	Brain fever at 2 yrs.	Vermont.	6 "	
Hauscum, Marinda	Hartford, Conn.	1882	8	" "	Connecticut.		
*Hanson, Louis S.	Camden, Me	1882	15	Congenital.	Maine.		Previously at Horace Mann school 1 1/2 y.
*Hanson, Joseph W.	Barrington, N. H.	1860	8	" "	New Hamp'e.	6 "	
Hanson, Mary C.	Searsport, Me.	1870	15	Scarlet fever at 2 1/2 yrs.	Maine.	5 "	
Harding, Adella	Rockland, "	1876	12	Congenital.	"	5 "	
Harding, Mabel	Edgecomb, Me.	1879	13	Sores in head at 2 yrs.	"	2 "	
Hardy, Jane L.	Boston, Mass.	1854	11	Congenital.	Massachus'ts.	7 "	Married a deaf-mute.
Hargrave, Albert C.	East Boston, Mass.	1867	10	Brain fever at 3 years.	"	9 "	Cabinet-maker.
Harney, John	Middletown, Conn.	1876	9	Lancing gums at 21 m.	Connecticut.	8 "	
Harman, Amy	New Haven, "	1876	11	Fright.	"	5 "	
Harper, Sarah L.	New London, "	1867	10	Congenital.	"	7 "	Married a deaf-mute.
Harrington, Morton E.	Upton, Mass.	1857	11	" "	Massachus'ts.	7 "	Carpenter; married a deaf-mute.



# LIST OF PUPILS. — CONTINUED.

NAME.	RESIDENCE.	Time of Adm.	Cause of Deafness.	Deaf and Dumb Relatives.	How Supported.	Time under Instruc.	REMARKS.
*Harrington, Sarah J.	Edgecomb, Me.	1859 11	Sores in head at 2 yrs.		Maine.	6 yrs.	
*Harris, Alvah H.	Nonset, Mass.	1863 10	Fever at 2 yrs.		Massachus'ts.	5 "	
Hartshorn, Anna L.	Boston, "	1865 10	Scarlet fever at 11 mo.		"	6 "	Married a deaf-mute.
Hartshorn, Sylvanus	Dover, "	1850 14	Fall at 2 years.		"	3 "	
Hart, Cora E.	Auburn, "	1859 11	A fall at 6 years.		Connecticut.	6 "	Tailoress.
†Harvey, Francis	East Haddam, Conn.	1850 21	Congenital.	1 cousin.	"	2 "	
†Harvey, Irus W.	Greeneville, Conn.	1883 10	"		Friends.	2½ "	Married a deaf-mute.
Haskell, Elizabeth L.	Prattville, Ala.	1848 16	"	4 cousins.	Massachus'ts.	4 "	Married a deaf-mute.
Haskell, George W.	Newburyport, Mass.	1829 16	Accident at 6 years.		"	5 "	
Haskell, Mary E.	Medford, "	1845 11	Congenital.		Friends.	8 "	Teacher.
*Hastings, Daniel	Portland, Me.	1839 15	Scarlet fever at 5 yrs.		"	5 "	Mechanic; married.
*Hastings, Oliver F. W.	Gilmantown, N. H.	1821 15	Illness at 7 years.		Maine.	1½ "	
Hasty, Albert J.	Winslow, Me.	1861 16	Scarlet fever at 10 y.		Connecticut.	5 "	Married.
†Hatch, Charles M.	Danbury, Conn.	1884 19	Congenital.		Friends.	4 "	Previously at Whipple's Home School
Hatch, Harvey	Washington, Conn.	1826 18	Ulcers in head at 1 y.	2 relatives.	Massachus'ts.	6½ "	Mechanic; twice married to deaf-mutes.
Hathaway, Sylvia W.	Sharon, Vt.	1856 16	Congenital.		Vermont.	4 "	
Hawes, George B.	Enbden, Me.	1880 13	Sores in head at 1 yr.		Maine.	2½ "	
Hawks, Nehemiah M	Goshen, Mass.	1824 18	Palsy at 1 year.		Connecticut.	1 "	
Hawley, Abigail	Bozrah, Conn.	1835 14	Congenital.		Massachus'ts.	7 "	
Hawley, Emory A.	Leverett, Mass.	1869 12	"	2 bros. and 2 sis.	"	7 "	
Hawley, Levi R.	No. Amherst, Mass.	1865 10	"	2 " " 2 "	"	7 "	
Hawley, Lewis N.	"	1865 13	"	1 sis. and 3 bros.	"	10 "	Box-maker.
Hawley, Mary Jane	Leverett, Mass.	1870 8	Sickness at 1½ yrs.	1 " " 3 "	Georgia.	8 "	Married.
Hawley, Sarah Nellie	"	1869 10	Congenital.	1 " " 3 "	Massachus'ts.	3½ "	
Hays, Elizabeth	Lincoln Co., Ga.	1840 23	Disease in head at 6 m.	1 nephew.	Massachus'ts.	5½ "	
Hayden, Eveline	Boston, Mass.	1825 12	Unknown.		Massachus'ts.	10 "	
*Hayden, Othello D.	Stoughton, Mass.	1863 11	Scarlet fever at 2½ yrs.		Friends.	4 "	
*Hayward, Frederick	So. Easton, "	1859 10	Sores in ears in infan.	1 sis. and 1 cous.	"	6 "	Married.
Hayward, Laura A.	"	1857 13	Scarlet fever at 2 yrs.	1 bro. and 1 cous.	"	4½ "	Farmer.
Hazard, Enoch	Newport, R. I.	1834 19	Fever at 5 years.		"	5 "	Farmer; married a deaf-mute.
*Head, Thomas N.	Hookset, N. H.	1825 12	" 6 months.		Massachus'ts.	6 "	
Healy, James	Pittsfield, Mass.	1873 13	Unknown.				

Hegarty, Joseph	No. Providence, R. I.	1871	8	Congenital.					Rhode Island.	11 yrs.	
*Helfpenny, Martin	Waterbury, Conn.	1864	9	Fever at 3½ years.					Connecticut.	6 "	
Hemenway, Josephine	Worcester, Mass.	1861	10	Congenital.					Massachus'ts.	2½ "	
Henderson, Thomas	Middleton, Me.	1876	10	Gather'g in ears, 5 m.					Maine.	4 "	
Herrick, Caleb H.	Haverhill, Mass.	1859	9	Sores in head at 1 yr.					Friends.	7 "	
Herron, William S.	Montreal, Canada.	1844	9	Dropsy in head at 1½ y.					"	4½ "	
†Heyer, Albert S.	St. Johnsbury, Vt.	1885	8	Scarlet fever at 2½ yrs.				1 brother.	Vermont.	6 "	
Hichens, Mary W.	Wellsfleet, Mass.	1861	9	" " 1 "					Massachus'ts.	4 "	
Hickok, William D.	St. Albans, Vt.	1855	19	" " 6 "					Vermont.	4½ "	Wool-sorter; married.
Hicks, Henry F.	Danville, Me.	1852	16	Congenital.				Aunt and 1 sis.	Maine.	7 "	Farmer.
Hicks, Martha A.	"	1852	16	"				Aunt and 1 bro.	Connecticut.	7 "	Married a deaf-mute.
Higgins, Abby	Brighton Center, Me.	1872	17	Fall at 2 years.					"	1½ "	Married a deaf-mute.
Higley, Harriet	Canton, Conn.	1827	14	Illness at 2 years.					Massachus'ts.	6 "	"
Hildreth, Mary E.	Lancaster, Mass.	1847	8	Scrofula at 2½ years.					Vermont.	7 "	Farmer.
Hill, Elmer E.	Starksboro, Vt.	1876	15	Inflam. in head at 4 m.					Friends.	7 "	
Hill, Emily	Catskill, N. Y.	1823	9	Typhus fever at 1½ yrs.					Massachus'ts.	6 "	
Hill, Marion E.	Douglass, Mass.	1846	13	" " 1½ "					Friends.	4 "	Editor; married.
Hill, William L.	Athol Depot, Mass.	1864	14	Canker rash at 12 yrs					Massachus'ts.	4 "	Farmer.
*Hiller, Charles	Nantucket, "	1825	15	Unknown.					Massachus'ts.	4 "	Married a deaf-mute.
Hillman, Mary	New Bedford, "	1829	22	Congenital. [at 3 y.					Maine.	4 mo.	Died at the Asylum.
*Hilton, Cora	Waterville, Me.	1877	9	Sea. fev. & canker rash					Connecticut.	3½ yrs.	Shoemaker; married a deaf-mute.
†Hine, Edward H.	Waterbury, Conn.	1881	9	Congenital.				1 child.	"	8 "	Shoemaker; married a deaf-mute.
Hine, Isaac	Middlebury, Conn.	1828	15	Illness at 2 years.				Parents and 1 cos	Massachus'ts.	6 "	
Hine, James	Waterbury, "	1846	8	Congenital.					Friends.	4 "	Mechanic.
Hines, Esther C.	Fall River, Mass.	1858	12	"					"	7 "	
*Hipkins, William	Alexandria, Va.	1831	20	Illness at 2 years.					Massachus'ts.	2 "	Mechanic.
Hitchcock, Irene	Southington, Conn.	1818	23	Congenital.					New Hamp'e.	7½ "	
Hobbs, Grace E.	Weston, Mass.	1855	12	"					Massachus'ts.	7 "	
Hobbs, John D.	N. Hampton, N. H.	1826	26	Lost hearing at 3 yrs.				1 sister.	Massachus'ts.	7½ "	
Hobin, Kate	Boston, Mass.	1851	8	Congenital.				1 sister.	"	5 "	
Hobin, Margaret M.	"	1857	10	"					"	8 "	
Hobson, Anna M.	Salem, "	1834	12	Illness at 1½ years.					Maine.	5 "	
*Hodgdon, Henry S.	Lowell, "	1878	9	Scarlet fever at 9 mos.					Massachus'ts.	5 "	
Hodgeman, Mary L.	Knox, Me.	1868	12	Sores in head at 2 yrs.					Rhode Island.	5 "	
Hogan, Anne M.	Andover, Mass.	1852	9	Scarlet fev. and measles					Vermont.	7 "	Married a deaf-mute.
Hogan, James	N. Providence, R. I.	1857	8	Congenital. [at 16 m.					Massachus'ts.	5 "	Married a deaf-mute.
Holden, Emma E.	Brattleboro, Vt.	1872	12	Diphtheria at 3 yearsh.				1 cousin.	Massachus'ts.	5 "	Married a deaf-mute.
Holden, Ermina M.	Northfield, Mass.	1850	12	Congenital.					"	5 "	
*Holden, Mary Ann	Boston, Mass.	1828	13	Typhus fever at 1½ yrs. 1 cousin.					"	5 "	

# LIST OF PUPILS. — CONTINUED.

NAME.	RESIDENCE.	Time of Adm.	Cause of Deafness.	Deaf and Dumb Relatives.	How Supported.	Time under Instruc.	REMARKS.
Holland, Fred. H.	Waterbury, Conn.	1874 10	Measles and fit at 14 m.		Connecticut.	9 yrs.	Peddler.
Holland, Honora	Fall River, Mass.	1877 9	Typhoid fr at 5 y. 3 m.	1 brother.	Massachus'ts.	4 "	Mill operative.
*Holmes, Agnes E.	Boston, "	1846 8	Congenital.		Mass. & F'ds.	9 "	Married a deaf-mute.
Holmes, Andrew F.	Portland, Me.	1834 14	Measles at 2 yrs.		Maine.	6 "	
Holmes, George A.	East Boston, Mass.	1846 8	Congenital.	1 sister.	Mass. & F'ds.	9 "	Twice married a deaf-mute; copyist.
*Holmes, Joseph B. R.	Charleston, S. C.	1832 15	"	1 "	F'ds and S. C.	5 ½ "	Mechanic; insane.
Holmes, Sarah W. C.	"	1832 13	"	1 bro. and 5 child.	"	4 ½ "	Married a deaf-mute.
*Holt, Eliphalet M.	Andover, Mass.	1819 22	A fall in infancy.		Massachus'ts.	7 "	Mechanic; married.
Holt, George	Lewiston, Me.	1869 9	Congenital.	1 sister.	Maine.	7 "	Weaver.
Holt, Marietta	Globe Village, Mass.	1874 10	Scarlet fever at 9 yrs.		Massachus'ts.	5 "	Married a deaf-mute.
Holt, Robina	Lewiston, Me.	1869 11	Congenital.	1 brother.	Maine.	3 "	Married a deaf-mute.
Homer, George	Boston, Mass.	1824 12	"		Friends.	6 "	Married a deaf-mute.
*Hooper, Jane	Gloucester, Mass.	1840 14	"	1 second cousin.	Mass. & F'ds.	6 "	Married a deaf-mute.
*Hopkins, Annie E.	Augusta, Me.	1878 10	Measles at 1 year.		Maine.	7 "	Married a deaf-mute.
Hopkins, Melissa E.	"	1872 12	Congenital.	1 sister.	"	4 "	
Hopkins, Willie	"	1882 10	"		Massachus'ts.	5 "	Previously at Clarke Inst. 4 mos.
Horgan, Timothy	East Cambridge, Mass.	1879 8	Sickness.		Connecticut.	6 ½ "	Ass't. Prof. Nat. Deaf-mute College.
Horton, Emma Julia	Killingly, Conn.	1872 12	Scarlet fever at 6 mos.		"	5 "	Shoemaker; married a deaf-mute.
Hotchkiss, John B.	Seymour, "	1859 14	" " 11 yrs.		"	4 "	Mechanic.
*Hough, Edmund	Berlin, Conn.	1828 15	Fever at 4 years.		Massachus'ts.	9 "	Teacher; married a deaf-mute.
Houghton, Alexander	Grafton, Mass.	1836 12	Influa n in head at 8 m.	1 brother.	Maine.	5 ½ "	Married a deaf-mute.
Houghton, Louis A.	Springfield, Mass.	1857 11	Scarlet fever at 2 ½ yrs.	1 sister.	"	5 "	
*Howard, Nancy	Anson, Me.	1849 9	Congenital.	1 brother.	Massachus'ts.	7 "	Carpenter; married a deaf-mute.
Howard, Samuel B.	North Anson, Me.	1853 10	"	1 sister.	"	10 "	Married a deaf-mute.
Howe, Delphus B.	No. Brookfield, Mass.	1854 10	"	1 brother.	"	7 "	Bootmaker.
Howe, Eldora M.	Marlboro', Mass.	1861 10	Sores in head at 8 mo.		Maine.	5 "	Laborer.
Howe, Henry M.	No. Brookfield, Mass.	1856 10	Congenital.	1 brother.	Massachus'ts.	4 ½ "	
Howe, Mary	Windsor, Me.	1851 18	Illness in infancy.		Friends.	3 "	Mechanic.
Howe, Samuel S.	Marlboro', Mass.	1828 16	Congenital.	1 brother.	"	1 ½ "	Farmer.
*Howell, Mary H.	Philadelphia, Penn.	1818 37	"	1 sister.	Massachus'ts.	4 mo.	
*Howell, Thomas H.	"	1817 25	"				
*Hoyt, Caleb W.	Hoytsville, N. C.	1833 23	Unknown.				
*Hubbard, David	Sunderland, Mass.	1838 11					



Hudson, George E.	Fitchburg, Mass.	1859 14	Scarlet fever at 7 yrs.	1 cousin.	Massachus'ts.	6 yrs.	
Hughes, Owen	Georgetown, "	1872 8	Lung fever 9 months.	2 b. & 1 s. [2d c.	Vermont.	7 "	Later.
*Hulett, Alta	Pawlett, Vt.	1845 15	Congenital.	Par. 1 u. 2 a. 5 c. 1	"	2 "	
†Hulett, Lydia M.	"	1886 15	Unknown.	1 bro. and 2 sis.	"	7 "	Married a deaf-mute; shoemaker.
Hulett, Edson	"	1852 11	Congenital.	2 bro. and 1 sis.	Vermont.	8 "	Married a deaf-mute.
Hulett, Martha J.	Pawlett, Vt.	1851 11	"	2 sis. and 1 bro.	"	5 "	
*Hulett, Seth	"	1846 12	"	2 sisters.	Connecticut.	3 "	
Hull, Howard	Plainville, Conn.	1871 12	Scarlet fever at 5 mos.	2 bro. and 1 sis.	"	10 "	
Hull, Ida A.	"	1863 8	Scarlet fever at 2 yrs.	1 sis. and 1 bro.	"	2 "	Married a deaf-mute.
Hull, Josephine D.	Farmington, "	1867 8	Chicken pox at 3 yrs.	1 sister.	Maine.	4 "	Gardener; married a deaf-mute.
Hull, Lovina	Plainville,	1873 12	Unknown.	1 "	"	2 "	Married a deaf-mute.
Humphrey, Elias B.	Farmington, "	1845 14	Scarlet fever at 16 m.	1 sister.	"	4 "	Married a deaf-mute.
Hunt, Hiram P.	Gray, Me.	1834 11	Disease in head at 4 y.	1 "	New Hamp'e.	6 "	Weaver; married a deaf-mute.
*Hunter, Estela	Clinton, Me.	1873 11	Scarlet fever at 2 yrs.	1 brother.	Vermont.	5 "	Dressmaker; married a deaf-mute.
*Hunter, Harriet	"	1834 12	Ulcers in head at 4½ y.	1 sister.	Mass. & F'ds.	8 "	Married a deaf-mute.
Hunter, Lottie	"	1875 10	Congenital.	1 "	"	6 "	Artist.
Huntington, Almira S.	Walpole, N. H.	1854 9	"	1 "	Vermont.	5 "	
Huntington, Sophia M.	"	1852 10	Scarlet fever at 1 year.	1 brother.	Friends.	4 "	
Huntton, Laura A.	Hartford, Vt.	1835 13	Whoop. cough at 9 m.	1 "	Connecticut.	8 "	Tailoress; married.
Hurd, Cathleen	Stoneham, Mass.	1854 12	Congenital.	1 sister.	Maine.	4 "	
Hurd, William	"	1855 9	"	1 "	Connecticut.	5 "	
Hunley, Michael	Newton, "	1858 13	"	1 "	Massachus'ts.	3½ "	Armorer; married a deaf-mute.
*Huston, Susan W.	Walden, Vt.	1834 21	"	1 brother.	Maine.	4 "	Married.
*Hyde, Mary D.	Baltimore, Md.	1818 19	Illness in infancy.	1 "	Massachus'ts.	8 "	Book-stitcher; married a deaf-mute.
Hynds, Alice	Hartford, Conn.	1852 9	Congenital.	1 "	Vermont.	5 "	Mechanic; married a deaf-mute.
Hynes, John	Biddeford, Me.	1873 12	Fall at 7 years.	1 "	Friends.	4 "	
Ide, Lemuel	Ida, Cal.	1852 15	Fever at 1½ years.	1 "	Connecticut.	3½ "	
*Ingham, Eldridge	Groton, Conn.	1828 15	Illness at 1 year.	1 "	Massachus'ts.	8 "	Armorer; married a deaf-mute.
Ingraham, Lewis S.	Springfield, Mass.	1853 11	Congenital.	1 "	Maine.	4 "	Book-stitcher; married a deaf-mute.
Ingraham, Margaret	Camden, Me.	1825 12	"	1 "	Massachus'ts.	8 "	Mechanic; married a deaf-mute.
Ingraham, Marie A.	Springfield, Mass.	1851 11	"	1 "	Vermont.	5 "	
Ingram, Herbert Otis	Williamsville, Vt.	1869 9	Sickness at 2½ years.	1 "	Friends.	4 "	
Irvin, John	Sheldon, Vt.	1847 17	Congenital.	2 b., 2 unc., 2 c.	Maine.	6 "	[A. Brown; married a deaf-mute.
Isham, Annie T.	Brooklyn, N. Y.	1859 18	Infl'n in head at 1 yr.	2 uncles.	"	5 "	Cobbler; name changed to Charles
Jack, Alfred	Thorndyke, Me.	1845 12	"	2 bro., & 2 neph.	"	4 "	Farmer.
Jack, Augustus	Belfast, "	1825 22	"	2 b., 2 unc., 2c.	"	6 "	Farmer.
Jack, Daniel	"	1858 8	"	1 sis. and 1 cous.	"	6½ "	
Jack, Dunbar	"	1849 14	"				
*Jack, Levi	Dixmont, "						



# LIST OF PUPILS—CONTINUED.

NAME.	RESIDENCE.	Time of Adm.	Cause of Deafness.	Deaf and Dumb Relatives.	How Supported.	Time under Instruct.	REMARKS.
*Jack, Sally	Dixmont, Me.	1857	23 Congenital.	1 bro. & 1 cous.	Maine.	2 yrs.	
Jack, William	Jackson, "	1831	22 "	1 bro. & 2 neph.	"	4 "	Farmer.
Jackson, Ansel A.	W. Bridgewater, Mass.	1852	9 Scrofula at 1 year.		Massachus'ts.	6 "	Married a deaf-mute.
Jackson, Benjamin B.	Otisfield, Me.	1842	13 Scarlet fever at 3½ y.		Maine.	5 "	Married a deaf-mute.
Jackson, Martha Ann	Stowe, Vt.	1869	10 Congenital.		Vermont.	6 "	Stockinet-maker.
*Jackson, Sally	Boston, Mass.	1819	12 Illness at 2 years.		Massachus'ts.	6 "	Married.
Jackson, William	Norwich, Conn.	1858	11 Typhoid fever at 4 yrs.		Connecticut.	4½ "	Boatman.
*James, William H.	Columbus, Ga.	1835	13 Congenital.	1 cousin.	Georgia.	5 "	Mechanic.
*James, George B.	Wilton, Conn.	1844	12 "		Connecticut.	6 "	
Jellison, Henry A.	Lynn, Mass.	1870	10 "		Massachus'ts.	8 "	Shoemaker.
Jellison, Isaac H.	Monroe, Me.	1848	10 "	1 sis. and 1 bro.	Maine.	5 "	Painter; married a deaf-mute.
Jellison, Lucy J.	"	1846	10 "	2 brothers.	"	5 "	
Jellison, Simon	"	1865	14 "	1 bro. and sis.	"	6 "	Married a deaf-mute.
Jenckes, Ruth A. M.	Sturbridge, Mass.	1837	12 "		Massachus'ts.	5 "	"
*Jencks, Carrie L.	East Hartford, Conn.	1877	9 "		Connecticut.	4 "	
Jenks, Matilda	Portsmouth, N. H.	1862	10 Scarlet fev. in infancy.		New Hamp'e.	4 "	
Jennie, David	Hartland, Vt.	1837	29 Fits at 5 years.		Vermont.	2 "	Farmer; married.
Jewett, Belinda	Lynn, Mass.	1832	21 Scarlet fever at 2 yrs.		Massachus'ts.	4 "	Married a deaf-mute.
Jewett, George	Derry, N. H.	1829	15 Congenital.		New Hamp'e.	1 "	Laborer.
*Johnson, Arthur S.	Bozrah, Conn.	1872	8 "	1 sister.	Connecticut.	10 "	
Johnson, Benj. A.	Middletown, Conn.	1835	13 Dropsy in head at 2 y.		"	5 "	
Johnson, Catharine	Southbury, "	1849	8 Unknown.		"	7½ "	Seamstress.
Johnson, Clarissa	Newtown, "	1830	15 Spotted fever at 4 yrs.		"	4 "	Married a deaf-mute.
Johnson, Dolly	Wendell, Mass.	1827	13 " 2½ "	1 sister.	Massachus'ts.	4 "	
Johnson, Emily	Lima, N. Y.	1841	12 Congenital.	1 brother.	Friends.	6 "	
Johnson, Fannie L.	Jewett City, Conn.	1871	9 "		Massachus'ts.	6 "	
Johnson, George D.	Gill, Mass.	1862	10 Whoop cough, 3 yrs.	1 sister.	Connecticut.	6 "	
Johnson, Gertrude	Lima, N. Y.	1841	11 Congenital.	1 brother.	Massachus'ts.	6 "	
Johnson, Lina L.	Brownfield, Me.	1870	13 Palsy at 9 months.	1 sister.	Friends.	6 "	Married a deaf-mute.
*Johnson, Melissa	Bozrah, Conn.	1830	14 Congenital.		Maine.	5 "	
*Jones, Charles E.	Hancock, Mass.	1882	14 Fall at 2 years.		Connecticut.	4 "	
*Jones, George S.	West Squate, Mass.	1875	10 Lung fever at 1½ yrs.		Massachus'ts.	1 mo.	
Jones, Reuben	Portland, Me.	1829	14 Congenital.		Maine.	4 yrs.	Laborer.

Jones, Robert P.	Falmouth, Me.	1840	12	Illness at 1½ yrs.					5 yrs. Mechanic; married a deaf-mute.
Jones, Sarah	East Boston, Mass.	1876	7	Dropsy of br'n at 1½ y.				2 mo.	
*Jordan, Hannah M.	Wellfleet, "	1863	13	Scarlatina at 7 years.				3	
Jordan, Horace	Columbia, N. H.	1833	21	Disease in head.				3 yrs. Mechanic; married a deaf-mute.	
Jordan, Temperance	Oglethorpe Co., Ga.	1844	11	Congenital.				2	Married a deaf-mute.
Joslin, Adelaide V.	Worcester, Mass.	1854	10	"				7	"
Joslin, Sarah L.	Hartford, Conn.	1855	8	"				8	"
Joslyn, Jonathan	Ware, Mass.	1837	14	Fever at 1½ years.				5	Mechanic.
Josselyn, Andrew P.	East Foxboro', Mass.	1863	9	Fall & sick'n at 3 yrs.				9	"
Joy, Nancy E.	Lubec, Me.	1838	16	Congenital. [13 yrs.				5	"
Kane, Thomas M.	New Haven, Conn.	1874	16	Scarlet fev. & diphth. at 1884				2½	"
†Katon, Rosana		1877	9	Scarlet fever in infcy.				8	"
Kearns, Jeremiah	Manchester, N. H.	1855	13	Congenital.				3	"
Kavanaugh, Maria L.	Huntsville, Ala.	1853	18	"				4	Teacher; married a deaf-mute.
*Kavanaugh, Rich'd P.	"	1883	15	Scarlet fever at 6 yrs.				6½	"
Keating, Mary A.	Ladlow, Vt.	1852	10	Congenital.				6	Painter; " Shoe dealer.
Keating, Michael	Worcester, Mass.	1871	14	Spotted fever at 6 yrs.				6	"
Keefe, John T.	Bellows Falls, Vt.	1859	12	Disease in head at 1 y.				6	"
Keefe, Thomas	Lawrence, Mass.	1847	15	Congenital.				5	"
Keen, Allen	Fairhaven, "	1858	13	"				5	Shoemaker.
*Kelleher, William	Lynn, "	1869	10	"				4½	"
Kelley, Timothy	Sudwich, "	1855	12	Scarlet fever at 7 mos.				6	Dyer.
Kelley, Francis	Halifax, N. S.	1871	13	Sickness at 1 year.				6	Previously at Clarke Inst. 3 mos.
Kellom, Arthur C.	Hillsboro Bridge, N. H.	1884	8	Congenital.				6	"
†Kelly, Alice G.	Westford, Mass.	1831	17	Fever at 1 year.				4	Twice married to deaf-mutes.
Kelly, Johannah	Fall River, "	1878	11	Scarlet fever at 8 yrs.				4	Machinist.
*Kelly, Nelson	West Rutland, Vt.	1877	8	"				8	Married a deaf-mute.
Kelly, Willie F.	Ansonia, Conn.	1865	15	Scarlet fever at 2½ yrs.				6	Farmer.
Keltie, Eleanor J.	Charlestown, Mass.	1840	28	Congenital.				2	"
Kendall, Florence M.	Copperas Hill, Vt.	1840	31	"				5	Married a deaf-mute.
Kendall, Philip	Whitefield, Me.	1840	30	"				5	"
Kendall, Polly	Weathersfield, Vt.	1850	10	Measles at 2½ yrs.				7	Carriage painter.
*Kendall, Sarah	"	1876	9	Cold at 1 year.				3½	"
Kendall, Sophia	"	1859	11	Scarlet fever at 3 yrs.				2	"
Kennedy, Charles A.	Plainfield, Conn.	1869	11	Fall at 2½ yrs.				5	Cabinet maker; married.
Kennedy, Eddie,	Middletown, Conn.	1845	16	Scarlet fever at 3 yrs.				5	"
Kennedy, Frederick O.	Newcastle, Me.								
Kennedy, Mary Ellen	Lawrence, Mass.								
Kenniston, George B.	Hamden, Me.								

# LIST OF PUPILS. — CONTINUED.

NAME.	RESIDENCE.	Time of Adm.	Cause of Deafness.	Deaf and Dumb Relatives.	How Supported.	Time under Instruc.	REMARKS.
Kenny, Henry E.	Greenfield, Mass.	1840 18	Congenital.		Massachus'ts.	5 yrs.	Farmer; married a deaf-mute.
*Kent, George	Chester, N. H.	1823 12	Spotted fever at 2 yrs.		N. H. & F'ds.	5 "	Gardener; "
Keyes, Lauriston	Acworth, "	1829 21	" " 5 "		New Hamp'e.	4 "	" Mechanic; "
*Keyes, Mariette	Watertown, N. Y.	1823 13	" " 5 "		Friends.	1 "	Married a deaf-mute.
Kibbe, Dorcas Y.	Somers, Conn.	1831 18	Congenital.		Connecticut.	1 "	Housekeeper.
*Kilbourn, Almira	Clarendon, N. H.	1843 10	"	1 sister.	New Hamp'e.	2 1/2 "	
*Kilbourn, George A.	Salisbury, "	1884 12	Scarlet fever at 1 yr.				
Kilham, John H.	Manchester, Mass.	1846 11	Congenital.		Massachus'ts.	2 1/2 "	
*Kimball, Augusta	Boston, "	1819 10	"		Mass. & F'ds.	7 "	
Kimball, Charles M.	Bellows Falls, Vt.	1856 16	Scarlet fever at 2 yrs.		Vermont.	8 mo.	
*Kimball, Edwin	Burke, Vt.	1881 8	Canker rash at 2 yrs.				
*Kimball, Eliphalet M.	Lyme, N. H.	1831 15	Spotted fever at 4 1/2 yrs.		New Hamp'e.	4 yrs.	Married a deaf-mute.
Kimball, Hannah C.	West Rumney, N. H.	1845 15	Infl'n in head at 6 mo.		"	4 "	
*Kimball, Ozro	Orange, N. H.	1825 13	Lost hearing at 3 1/2 yrs.		"	4 "	Married a deaf-mute.
Kindrew, Anna	Guilford, Vt.	1860 16	Congenital.	1 sister.	Vermont.	4 "	
King, James H.	Middletown Point, N. J.	1865 13	"		New Jersey.	5 "	
*King, Joseph	Willimantic, Conn.	1884 11	Fever at 18 months.	1 cousin.	Connecticut.	"	
King, Sarah E.	Middleborough, Mass.	1857 8	Congenital.		Massachus'ts.	7 "	
Kingslev, Isabella	Westhampton, "	1833 13	"		"	6 "	Married. [Mann School 5 1/2 yrs.
Kinnartin, Sarah J.	Charlestown, "	1879 15	Cholera inf'm at 2 yrs.		"	4 "	Book-binder; previously at the Horace
Kinney, Edison L.	Houlton, Me.	1868 14	Congenital.		Maine.	7 "	Carpenter.
Kinsman, Oscar	Sharon, Vt.	1849 13	Scarlet fever at 8 yrs.		Vermont.	6 "	Tool-maker; married a deaf-mute.
Kirby, Hannah	Dartmouth, Mass.	1843 17	Congenital.		Massachus'ts.	6 "	
Kirk, David J.	Stroudsburg, Pa.	1860 12	"		Fr'ds & N. J.	4 "	
Knapp, Harriet	Northfield, Vt.	1843 16	Scarlet fever at 5 years.		Vermont.	6 "	Married a deaf-mute.
Knapp, Sophia A.	Winchester, N. H.	1861 17	Brain fever at 6 years.		Friends.	6 "	
Knapping, Charles E.	Brooklyn, Conn.	1870 28	Scarlet fever at 3 yrs.		Connecticut.	4 "	
Knight, Charles E.	West Boylston, Mass.	1868 14	Scarlet fever.		Massachus'ts.	4 "	Carpenter; married a deaf-mute
Knight, Cyrus L.	"	1825 16	Illness at 2 1/2 years.		"	4 "	Farmer; married.
Knowles, Caleb	South Kingston, R. I.	1833 18	Ulcers in head in infan.		Friends.	5 "	
Knowles, Isiah	Truro, Mass.	1828 16	Fever at 4 1/2 years.		Massachus'ts.	3 1/2 "	Mechanic; twice married to deaf-mutes.
*Knox, Eli W.	Blandford, Mass.	1825 16	" " 5 1/2 "		"	2 1/2 "	
*Knox, Fannie B.	Westfield, Mass.	1881 9	Scarlet fever at 6 yrs.		Conn. & Mass.		



Koch, William	Collinsville, Conn.	1868	8	Brain fever at 6 mos.	1 uncle, 1 aunt.	Connecticut.	8 yrs.	Brass-moulder; married a deaf-mute.
Kollock, Royal T.	Canton, Mass.	1822	12	Illness at 1 year.	1 brother.	Massachus'ts.	6 "	Farmer; married a deaf-mute.
Lackie, Mary	Peacham, Vt.	1848	12	Scarlet fever at 7 yrs.		Vermont.	6 "	Mill-operative.
Ladd, Amos A.	East Haddam, Conn.	1866	10	Congenital.		Connecticut.	10 "	Clock-maker.
Ladd, Celia M.	Ellington, "	1839	14	"		"	4 "	
Ladd, Flora Betsey	Island Pond, Vt.	1870	11	Cold at 2 years.		Vermont.	5 "	Married a deaf-mute.
Ladd, Seth W.	Brighton, "	1860	11	Scarlet fever at 18 mos.		"	4½ "	Married.
Ladue, Edward	St. Albans, "	1864	10	Congenital.	3 sis. and 1 bro.	Massachus'ts.	6 "	Mill-operative.
Lafferty, Ellen	Pawtucket, Mass.	1856	16	"	3 " 1 "	"	1 "	Mill-operative; married a deaf-mute.
*Lafferty, Margaret	"	1847	19	"	3 " 1 "	"	5 "	
Lafferty, Mary A.	"	1851	16	"	1 sister.	"	5 "	
*Lake, George R.	Lowell, "	1857	11	"	1 brother.	"	5 "	Married a deaf-mute.
Lake, Sarah E.	"	1858	10	"		Friends.	2 "	
Lally, John	So. Boston, "	1866	17	"		Connecticut.	4 "	Carpenter; married a deaf-mute.
Lamb, G. Washington	Groton, Conn.	1830	16	Illness at 1 year.		Friends.	3 "	Mechanic.
Lambert, Matthew	Norfolk, Va.	1817	10	Small pox at 1½ years.		Massachus'ts.	6 "	Married a deaf-mute.
Lambert, Prudence D.	Chilmark, Mass.	1852	15	Infl'n in head at 7 m.		Connecticut.	6 "	
Lambert, William	New Canaan, Conn.	1844	12	Illness at 16 months.		Massachus'ts.	6 "	
Lamothe, Nazaire	Southbridge, Mass.	1871	16	Unknown.	1 brother.	"	6 "	
Lamothe, Pierre	"	1877	9	"	1 "	"	6 "	
Lancaster, Burrill	Providence, R. I.	1873	15	Scarlet fever in infan.		Rhode Island.	4 "	
*Lane, Lucius H.	New Haven, Vt.	1832	13	Illness at 1 year.		Vt. and F'ds.	6 "	Mechanic.
Lane, William	Fall River, Mass.	1877	8	Spinal meningitis at 4 y		Massachus'ts.	9 "	
*Langdon, Darwin	Kennebunkport, Me.	1837	17	Congenital.		F'ds & Me.	1½ "	Merchant; twice married.
Langevin, Charles F.	Quebec, Canada East.	1828	17	"	1 brother.	Friends.	6½ "	
Langley, Joshua	Newport, R. I.	1834	28	"		"	1½ "	
Lannon, James	Enfield, Mass.	1876	17	Congenital.		Massachus'ts.	4 "	Married a deaf-mute.
Lauphler, Fanny	Hopkinton, R. I.	1841	23	"	2 sis. and 1 cous.	F'ds & R. I.	5 "	
Lauphler, Maria	"	1841	28	"	2 sis. and 1 cous.	"	3 mo.	Previously at Clarke Inst. 1 yr.
*Larkin, Winnie	Fitchburg, Mass.	1876	7	Scarlet fever at 4 yrs.	1 bro. and 1 sis.	Massachus'ts.	8 yrs.	
Larabee, Charles S.	Bangor, Me.	1857	10	Congenital.	1 sis. and 1 bro.	Maine.	4 "	Mechanic; married a deaf-mute.
Larabee, John	"	1850	9	"	2 brothers.	"	5½ "	Married a deaf-mute.
Larabee, Phebe J.	"	1850	15	"		Vermont.	2 "	
Laplant, Peter	West Milton, Vt.	1866	17	"		F'ds & Mass.	8 "	Married.
Latham, Galen A.	E. Bridgewater, Mass.	1851	11	Canker rash at 6 mos.		Massachus'ts.	6 "	
Laughlin, Margaretta	Boston, "	1848	9	Congenital. [gitis, 3 y.		"	5 "	
Laverdiere, Louis Phil.	Southbridge, "	1880	11	Cerebro-spinal mening.		"	5 "	
Lawrence, Granville H.	Sandwich, "	1846	14	Congenital.		"	5 "	
Lawrence, Joseph	Corinth, Me.	1831	17	Ulcers in infancy.		Maine.	2 "	



# LIST OF PUPILS. — CONTINUED.

NAME.	RESIDENCE.	Time of Adm.	Cause of Deafness.	Deaf and Dumb Relatives.	How Supported.	Time under Instruc.	REMARKS.
Laws, Harry A.	Bridgeport, Conn.	1876 12	Brain fever at 9 mos.		Connecticut.	6 mo.	
Lawson, Alice L.	Lowell, Mass.	1874 8	Congenital.		Massachusetts.	9 yrs.	Cartridge-maker.
Leary, Matthew	Boston.	1863 12	"		"	7 "	"
Leavitt, Anne R.	Leverett.	1876 11	Fall at 5 months.		"	4 "	"
Lebert, Charles	Woodstock, Conn.	1829 22	Congenital.	1 bro. and 1 cous.	Connecticut.	2 "	"
Lee, George H.	"	1834 11	"	"	Friends.	9 mo.	"
Lee, Mary J.	Burrville, R. I.	1857 13	Ulcers in ears at 6 mo.		Rhode Island.	5 yrs.	"
*Leehe, Catharine	E. Longmeadow, Mass.	1864 7	Water on brain at 3 y.		Massachusetts.	9 "	"
Leek, Leverett G.	Fitchburg.	1855 10	Scarlet fever at 3½ y.		"	2 "	"
+Leighton, Edmund	Hamden, Conn.	1842 12	Scarlet fever.		Connecticut.	6 "	Shoemaker; married a deaf-mute.
Leland, Nathaniel A.	Eastport, Me.	1885 14	Congenital.		Maine.	"	
Lemont, William T.	Grafton, Mass.	1844 24	"		Massachusetts.	4 "	Married a deaf-mute.
*Lemure, Frances E.	Brunswick, Me.	1845 9	Dropsy in head at 3 m.		Me. & F'ds.	6 "	"
Leonard, Alice	Cambridgeport, Mass.	1851 8	Brain fever at 3½ yrs.		Massachusetts.	5½ "	"
Leonard, Annie	W. Bridgewater, "	1877 14	Scarlet fever at 2 yrs.		"	7 "	"
*Leonard, Spencer	Shoreham, Vt.	1868 10	" " 5 "		Vermont.	7 "	Married a deaf-mute.
Lester, Levi A.	Wareham, Mass.	1819 14	Congenital.		Massachusetts.	6 "	Mechanic; married.
Lewis, Edward O.	Providence, R. I.	1855 13	Scarlet fever at 4 yrs.		R. I. & F'ds.	6½ "	Married a deaf-mute.
Lewis, Harriet	Industry, Me.	1873 17	Congenital.		Maine.	7 "	"
+Lewis, Harry S.	Bridport, Vt.	1829 24	"		Vermont.	4 "	"
*Lewis, Samuel A.	Waterbury, Conn.	1883 8	"		Connecticut.	"	Mechanic; twice married to deaf-mutes.
Lewis, Sarah J.	Middletown, "	1829 12	Spotted fever at 1½ yrs.		"	5 "	Married a deaf-mute.
Lewis, William	Townsend, Mass.	1834 15	Congenital.		Massachusetts.	5 "	"
Lewis, William H.	Providence, R. I.	1873 14	Scarlet fever at 4 yrs.		Rhode Island.	2 mo.	"
*Libby, Lucia	"	1867 8	" 4 "		"	6 "	"
*Libby, Matilda C.	Danby, Vt.	1834 10	Infia. on brain at 4 y.		Vermont.	5 yrs.	"
Lillie, Edwin H.	Gray, Me.	1849 28	Scarlet fever at 2½ yrs.		Maine.	3½ "	"
*Lincoln, Julia E.	Randolph, Vt.	1851 13	Ulcers in head.		Vermont.	6 "	Farmer; married a deaf-mute.
Lindsey, Lizzy	E. Bridgewater, Mass.	1882 12	Brain fever at 1½ yrs.		Massachusetts.	9 "	Had been at Clarke Institute 5 yrs.
+Little, Albert	Salem.	1848 9	Congenital.	1 second cous.	"	2 "	Teacher; married a deaf-mute.
*Littlefield, Elizabeth	Boston.	1866 14	Unknown.		"	"	"
	Colebrook, N. H.	1881 10	Sickness at 2 years.	2 cousins.	New Hamp'e.	5 "	"
	Kennebunk, Me.	1868 12	Congenital.	1 brother.	Maine.	"	"

Littlefield, Fred'k M.	Kennebunk, Me.	1868 14 Congenital.	1 sister.	Maine.	5 yrs. Wagonmaker.
Livingston, Hiram L.	Antrim, N. H.	1848 16 Fever at 5 years.	2 brothers.	New Hamp's.	3½ " Peddler; married a deaf-mute.
Livingston, Josiah E.	"	1847 11 Congenital.	"	"	4½ " Joiner; twice married a deaf-mute.
Livingston, Robert D.	Manchester, "	1856 9 "	"	Friends.	7 " Watchmaker; married a deaf-mute.
Lloyd, John H.	Hartford, Conn.	1823 9 "	"	Massachus'ts.	8 " "
Lockhart, Dora M.	Holliston, Mass.	1878 10 Inflam'n of ears at 1 yr.	"	Connecticut.	9 " Married a deaf-mute.
Lockwood, Nancy E.	Stamford, Conn.	1868 9 Congenital.	"	Vermont.	5 " "
Lockwood, Seymour L.	Springfield, Vt.	1845 19 Infla'n in head at 2 yrs.	"	Himself.	6 mo. Laborer.
Lombard, Barnabas	Eastham, Mass.	1850 48 Congenital.	"	Maine.	5 yrs. Married a deaf-mute.
Lombard, Caroline W.	Portland, Me.	1843 18 Unknown.	"	"	3½ " Mechanic; married a deaf-mute.
*Lombard, Lothario D.	Oxford, "	1842 13 Scarlet fever at 3 yrs.	1 uncle.	Massachus'ts.	6 " Married a deaf-mute
*Long, Mary	Boston, Mass.	1852 12 Congenital.	"	"	8 " Previously at Horace Mann School 2 y.
Long, Thomas	"	1876 9 "	"	Connecticut.	7 " "
Loomis, Georgie A.	Bridgeport, Conn.	1873 8 Sickness at 2 years.	"	"	4 " Married.
*Loomis, Louisa	West Chester, Conn.	1834 13 Congenital.	"	Maine.	5 " Teacher; married a deaf-mute.
Lord, Mary J.	Sydney, Me.	1840 16 "	1 bro. & oth. rel.	Friends.	6 " Printer.
*Loring, George H.	Boston, Mass.	1817 9 Illness at 2½ years.	"	Massachus'ts.	5 " "
Lounsbury, Theo. I.	Stamford, Conn.	1874 9 Brain fever at 7 years.	"	"	5 " Married.
†Love, Mary H.	Lawrence, Mass.	1881 8 Congenital.	"	Connecticut.	4 " Married.
Lovejoy, Abigail	Sydney, Me.	1860 12 "	G-fath. fa. 1 bro.	Maine.	3 " "
Lovejoy, Benjamin	"	1844 15 "	3 ch. f. g-f. & o. r.	"	5 " Married.
*Lovejoy, Charles	"	1825 22 "	1 br. 1 c. & 3 ch.	"	4 " Married.
Lovejoy, Charlotte	Concord, N. H.	1822 23 "	2 bros. and 1 sis.	New Hamp'e.	3 " "
Lovejoy, Emma	Sebec, Me.	1851 10 "	Fath. 1 b. 1 sis.	Maine.	6 " "
*Lovejoy, Erastus	Sydney, "	1860 17 "	G-fath. fa. & sis.	"	4 " Mechanic.
Lovejoy, Hartwell	Sebec, "	1851 17 "	Fa. 2 sis. & o. r.	"	5 " "
Lovejoy, Hattie M.	Sebec, "	1873 9 Unknown.	Fa. 1 s. 1 b. 1 c.	"	5 " Married a deaf-mute.
Lovejoy, Lydia A.	Augusta, "	1867 10 Congenital.	"	"	7 " Farmer.
Lovejoy, Orrin	Sydney, "	1840 19 "	1 sis. & oth. rel.	"	5 " "
Lovejoy, Phebe A.	Thomaston, "	1878 17 "	"	"	1 " "
*Lovejoy, Sarah	Sebec, "	1851 15 "	Fa. sis. 1 br. & c.	"	5 " Married a deaf-mute.
*Lucas, George M.	Northumberland, N. H.	1829 13 "	"	N. H. & F'ds.	4 " Master in a shoe-shop; married a deaf-
Luce, Almira G.	West Tisbury, Mass.	1845 13 "	1 sis. & 4 oth. rel.	Massachus'ts.	2½ " Married a deaf-mute.
*Luce, Catharine C.	Tisbury, "	1853 12 "	1 cousin.	"	2 " "
Luce, Charles H.	Chilmark, "	1843 16 "	1 brother.	"	5 " Farmer; married.
Luce, Israel	"	1835 14 "	1 "	"	3 " Farmer.
Lucy, John B.	Haverhill, "	1868 9 Scarlet fever at 4 yrs.	"	"	7 " Laster.
*Ludwig, Elmer E.	Damariscotta Mills, Me.	1876 15 Congenital.	"	Maine.	2½ " Died at the Asylum.
Ludwig, Simon B.	Waldoboro, Me.	1855 10 "	1 cous. & 1 uncle.	"	6 " Married a deaf-mute.

# LIST OF PUPILS.—CONTINUED.

NAME.	RESIDENCE.	Time of Adm.	Cause of Deafness.	Deaf and Dumb Relatives.	How Supported.	Time under Instruc.	REMARKS.
Lummis, Delia A.	Pomfret, Conn.	1866 11	Congenital.		Connecticut.	8 yrs.	
Lurvey, Charles W.	Gloucester, Mass.	1868 10	Scarlet fever at 5 yrs.		Massachus'ts.	8 "	
*Lyford, Reuben P.	Atkinson, Me.	1857 12	" " 4½ yrs.		Maine.	2½ "	
*Lyman, Ellen D. S.	Northampton, Mass.	1836 10	Congenital.		Friends	5½ "	Married a deaf-mute.
Lyman, Frank B.	Williamantic, Conn.	1876 10	Disease of the ears at 2 yrs.		Connecticut.	3½ "	
*Lyman, Noah	Richmond, Mass.	1825 18	Congenital.		Massachus'ts.	4 "	
Lynch, Margaret	Tewksbury, "	1864 20	"		"	1 "	
†Lynch, Mary E.	Greenville, R. I.	1880 8	Sores in head at 1 yr.		Rhode Island.		
Lynde, William	Saybrook, Conn.	1832 9	Fever at 6 mos.		Friends.	5½ "	Cabinet-maker; twice married to deaf-mutes.
Lyons, Ellen	Ludlow, Mass.	1864 10	Congenital.		Massachus'ts.	3 "	
Lyons, Margaret	Cambridge, "	1854 9	"		"	6 "	
Mackentosh, George	Canton, "	1864 9	Whoop. cough at 2 y.		"	8 "	Farmer; married a deaf-mute.
Macomber, Julia	Oakham, "	1830 15	Dis. in head at 1½ yrs.		"	4 "	Married a deaf-mute.
Macomber, Lydia	Westport, "	1832 20	Congenital.	1 sister.	"	4 "	"
Macomber, Olive	"	1840 12	"	"	"	6 "	
Mack, John	Lynn, "	1877 14	Scarlet fever at 9 yrs.		"	2 "	
Magee, John	Boston, "	1857 10	" 2 yrs.		"	7 "	Clerk; married a deaf-mute.
*Magoon, Alice A.	Craftsbury, Vt.	1878 11	Sores in head at 2½ y.		Vermont.	5 "	
†Maher, Frederick J.	New Haven, Conn.	1880 8	Brain & Catarrhal fever		Connecticut.		
Mahoney, Catharine	Boston, Mass.	1858 10	Congenital. [at 1 yr.		Massachus'ts.	6 "	
Mahoney, Eliza	"	1844 9	"	1 brother.	"	6 "	Married a deaf-mute.
*Mahoney, John	"	1844 8	"	1 sister.	"	6 "	
Mair, James	Lanark, Canada West.	1835 12	Unknown.		Friends.	5½ "	
*Maker, Amos	New Bedford, Mass.	1834 37	Congenital.		Massachus'ts.	1½ "	Married a deaf-mute.
*Mallory, Susan J.	Middlebury, Conn.	1842 14	Whoop. cough at 1½ y.		Connecticut.	5 "	
Malone, Charles	Fall River, Mass.	1876 11	Scarlet fever at 2 yrs.		Massachus'ts.	6 "	Nail-maker.
Manchester, William	Barnet, Vt.	1837 26	Spotted fever at 6 mo.	1 cousin.	Vermont.	1 "	Farmer; insane.
Maner, George R.	Buck Creek, Ga.	1836 10	Congenital.		Georgia.	4½ "	Farmer; married a deaf-mute.
Mann, Chester Q.	Charlton, Mass.	1873 18	"		Mass. & F'ds.	2 "	Teacher; married a deaf-mute.
*Mann, Edwin J.	Portsmouth, N. H.	1821 12	Became deaf at 2½ yrs.		N. H. & F'ds.	5 "	
Mann, Mary A.	Randolph, Mass.	1838 10	Ulcers in head at 3 m.		Mass. & F'ds.	9 "	Teacher.
*Marden, Thomas W.	Society Land, N. H.	1833 17	Spotted fever at 4 y.		New Hamp's.	4 "	Twice married to deaf-mutes.
*Manwaring, Henry O.	Myrtle River, Conn.	1854 11	Congenital.		Friends.	6 "	



+Markham, Lola E.	E. Longmeadow, Mass.	1882	9	Congenital.			Massachus'ts.		
+Marnock, Anna M.	South Albany, Vt.	1879	9	Measles at 2 years.			Vermont.	6 yrs.	
Marks, Sarah C.	Providence, R. I.	1863	11	Scarlet fever at 1½ yrs.	2 bros. and 1 sis.	Rhode Island.	Maine.	4 "	Married a deaf-mute.
Marr, Anna M.	No. Washington, "	1867	15	Congenital.	"		"	6 "	
Marr, Hannah J.	Augusta, Me.	1869	8	"	1 bro. and 2 sis.		"	8 "	Stone-cutter.
Marr, Hiram A.	No. Washington, Me.	1870	7½	"	2 sis. and 1 bro.		"	5 "	
Marr, Ira Rinaldo	Roxbury, Mass.	1852	10	"	Par., 1 sis., 1 b.	Massachus'ts.	Vermont.	9 "	Married a deaf-mute.
Marsh, Catharine B.	Calais, Vt.	1831	22	Spotted fever at 4 yrs.	[1 uncle.			3 "	Married.
Marsh, Della	Plymouth, Mass.	1820	21	Congenital.	3 children.	Massachus'ts.	Conn. & f'ds.	4 "	Married a deaf-mute.
Marsh, Hannah L.	Winchester, Conn.	1827	13	Measles at 2 years.	Par. 2 sis. 1 un.	Massachus'ts.	Friends.	6 "	Cabinet-maker; married a deaf-mute.
*Marsh, Jonathan F.	Roxbury, Mass.	1860	11	Congenital.				3 "	
*Marsh, Lucinda	Litchfield, Conn.	1825	14	Lost hearing in infan'y.	Par. 1 s. 1 b. 1 u.	Massachus'ts.	Massachus'ts.	7 "	Married a deaf-mute.
Marsh, Paulina N.	Roxbury, Mass.	1855	10	Congenital.	1 brother.		Connecticut.	8 "	Shoemaker; married a deaf-mute.
Marshall, Abraham F.	Greenwich, Conn.	1852	9	"	1 u. 2 c. 2 b. 1 sis.		"	3 "	
*Marshall, Edith H.	Bridgeport, Conn.	1879	11	"	1 sister. [both par	Friends.	Friends.	2½ "	
*Marshall, Eliza	Bristol, R. I.	1821	19	Fever at 2 years.	1 u. 2 c. 2 b. 1 sis.	Connecticut.	Connecticut.	8 "	
+Marshall, Deborah H.	Bridgeport, Conn.	1885	9	Congenital.	both par. [both p.		"	2½ "	
	"	1879	8	"	1 u. 2 c. 1 b. 2 sis.		"	2½ "	Married a deaf-mute.
*Marshall, Gilbert F.	Bristol, R. I.	1821	17	Scarlet fever at 3 yrs.	1 sister.	Friends.	Connecticut.	5½ "	"
Marshall, Hannah	New London, Conn.	1843	10	Congenital.				8 "	Mechanic; married a deaf-mute.
Marshall, Isabella E.	Greenwich, "	1852	11	"	1 brother.	"	"	2 "	
Marshall, Leslie G.	Greenwich, "	1882	8	Colds at 10 mos.				8 "	
Marshall, Mary Ellen	Stowe, Vt.	1869	9	Congenital.	1 grandfather.	Vermont.	Vermont.	8 "	Nail-maker.
Marston, Westley N.	Greenland, N. H.	1864	18	Inflam. of brain at 11 m.		New Hamp's.	Massachus'ts.	5 "	Married a deaf-mute.
Martes, Elizabeth	Charlestown, Mass.	1867	11	Fever.		Maine.	Massachus'ts.	8 "	Hatter.
Martin, Alef John	Portland, Me.	1871	6	Sea bathing at 2½ yrs.		Massachus'ts.	Massachus'ts.	8 "	Nail-maker; married a deaf-mute.
Martin, Charles H.	Salem, Mass.	1863	9	Scarlet fever at 5 yrs.		Friends.	Friends.	1 "	
*Martin, Ellen G.	New Orleans, La.	1840	15	Measles at 4 years.		Himself.	Himself.	2 "	
*Martin, Reuben	Danvers, Mass.	1837	25	Yellow fever at 3 yrs.		Connecticut.	Connecticut.	8 "	Mechanic.
Martin, Richard J.	New Haven, Conn.	1850	11	Congenital.		Vermont.	Vermont.	2½ "	Tailor.
Martin, Susan E.	Baltimore, Vt.	1834	24	Illness in infancy.		"	"	9 "	Farmer; married.
Martin, Willard E.	West Randolph, Vt.	1855	10	Lung fever at 8 mo.		Massachus'ts.	Massachus'ts.	6 "	Previously at the Clarke Inst. 1 years
+Marvel, Bertha	New Bedford, Mass.	1884	8	Spinal men gitis at 3 y.		Massachus'ts.	Massachus'ts.	7 "	Married.
Mason, Clarissa	Gt. Barrington, "	1842	14	Scarlet fever at 6 yrs.		Maine.	Maine.	7 "	Married a deaf-mute.
Mason, Flora S.	Bangor, Me.	1865	12	Lung fever at 3 mo.		Connecticut.	Connecticut.	1 "	
Mather, Carrie M.	Meriden, Conn.	1885	11	Congenital.					
Mason, Elizabeth	New York City.	1865	45	Measles at 4 years.					Died February 2, 1887.



# LIST OF PUPILS.—CONTINUED.

NAME.	RESIDENCE.	Time of Adm.	Age.	Cause of Deafness.	Deaf and Dumb Relatives.	How Supported.	Time under Instruct.	REMARKS.
Maxam, Willard C.	Swansey Vile., Mass.	1879	12	Sickness at 3 years.	1 bro. and 1 sis.	Massachus'ts.	1 yrs.	
Mayberry, Clara E.	Otisfield, Me.	1870	11	"	1 " 1 "	Maine.	6 "	Married a deaf-mute.
Mayberry, Cora Eliza	" "	1870	9	"	2 sisters.	"	6 "	Mill operative.
Mayberry, Howard H.	" "	1870	13	"	1 cousin.	"	1 7/8 "	Carpenter.
Mayberry, Sarah E.	Harrison, " "	1878	14	"	2b. 2 sis. 1 u. 1 a.	Massachus'ts.	3 "	Farmer.
Mayhew, Benjamin	Chilmark, Mass.	1827	20	Congenital.	Fa. moth. 1 bro.	"	5 1/2 "	Farmer; married.
Mayhew, Jared	" "	1864	11	"	Pa. 5 u. 5 a. 1 b.	"	5 "	Farmer.
*Mayhew, Jonathan A.	Tisbury, " "	1855	12	"	1 sister.	"	5 1/2 "	
*Mayhew, Lovoy	Chilmark, " "	1825	23	"	3 b. 1 s. 2 sec. c.	"	7 "	
*Mayhew, Mercy C.	Tisbury, " "	1852	14	"	1 brother.	"	5 1/2 "	
Mayo, Haves	Monroe, Me.	1865	10	"	Mother, 2 uncles.	Maine.	5 "	Upholsterer.
McAlloon, Patrick	Boston, Mass.	1853	13	Scarlet fever.		Massachus'ts.	4 "	
McAtee, James	" "	1882	15	Congenital.		"		
McCann, Margaret	Waterbury, Conn.	1870	13	Congenital.	1 brother.	Connecticut.	5 "	Married a deaf-mute.
McCann, Wm. H.	" "	1871	8	"	1 sister.	"	7 "	Mechanic.
McCarthy, Samuel N.	Norwich, " "	1884	10	"		"	1 "	
McCarthy, Catharine	Boston, Mass.	1855	8	Measles and whooping		Massachus'ts.	6 "	Tailoress; married a deaf-mute.
McCarthy, Joan	Hingham, Mass.	1852	9	Congenital.		"	7 "	Mill operative.
McCarthy, John	Andover, " "	1865	10	Canker at 2 1/2 yrs.		Massachus'ts.	7 "	
*McCluer, Rebecca	Nashua, N. H.	1839	13	Brain fever at 1 1/2 yrs.		New Ham'pe.	5 "	
*McClure, Sophronia M.	Ryegate, Vt.	1859	17	Sores in ears at 2 1/2 yrs.		Vermont.	6 "	Married a deaf-mute.
McCormick, Patrick L.	Taunton, Mass.	1859	17	Sores in ears at 2 1/2 yrs.	1 third cousin.	Massachus'ts.	6 "	
McCormick, Patrick L.	Taunton, Mass.	1886	15	Fright.		"	6 "	
McCoskrie, Mary	Cambridgeport, " "	1845	11	Congenital.		"	8 "	
McCrute, Daniel	Whitinsville, " "	1878	10	"		Connecticut.	8 "	Chairmaker.
McCue, John Henry	New Haven, Conn.	1870	8	Brain fever at 4 yrs.		"	8 "	
McCue, Patrick F.	Hartford, " "	1878	5	Meningitis at 16 mos.		"	8 "	
McCune, William J.	Easton, " "	1855	11	Scarlet fever at 3 1/2 yrs.		"	3 "	
*McDonald, Catherine	Boston, Mass.	1866	11	Sickness at 1 year.		Massachus'ts.	6 "	
McDonald, Nelle	New Haven, Conn.	1882	10	Poisoned by toy at 2 y.		Connecticut.	3 "	
McDonnell, John	W. Stockbridge, Mass.	1865	12	Scarlet fever at 4 yrs.		Massachus'ts.	6 "	
McDonough, Eliz'h A.	Russell, " "	1864	8	Scarlet fever at 1 yr.		"	8 "	Mill operative.
McDougald, Chas. C.	Norwich, Conn.	1872	15	Scarlet fever.	1 brother.	Connecticut.	7 mo	

McDougald, Wm. H.	Norwich, Conn.	1872 13	Scarlet fever.	1 brother.	Connecticut.	7 yrs.	
McDuffie, Murdock	Pulaski Co., Ga	1844 19	Fall at 7 years.		Georgia.	2 "	
McElroy, Hugh	N. Providence, R. I.	1858 14	Scarlet fever at 8½ yrs.		Rhode Island.	6½ "	
*McEwen, Ephraim	Stratford, Conn.	1828 17	Congenital.	1 brother.	Connecticut.	4 "	Mechanic; married a deaf-mute.
McEwen, George V.	"	1835 16	"	"	"	2½ "	Insane.
*McFarland, James	Boston, Mass.	1883 13	Spinal meningitis at 13 yrs.		Massachus'ts.	3 "	Previously at Horace Mann Sch. 4 yrs.
*McGee, Wash'gton W.	Cambridge, "	1848 8	Typhus fever at 4½ yrs.		"	8½ "	
McGinn, James	Providence, R. I.	1874 8	Congenital.	1 brother.	Rhode Island.	7 "	
McGinn, John	N. Providence, "	1870 15	"	"	"	4 "	Weaver; married a deaf-mute.
McGinnis, John	Worcester, Mass.	1871 25	Sickness at 3 months.		Massachus'ts.	3 "	
*McGirt, Francis	Boston, "	1863 10	Convulsions at 2 yrs.		"	6 "	
McGuire, Margaret	"	1850 7	Congenital.		"	7 "	Married a deaf-mute.
McGuirey, Thomas	Winsted, Conn.	1881 16	"		Connecticut.	4 "	
†McIntyre, Ernest	Warren, Me.	1880 9	Sores in head at 1 yr.		Maine.	7 "	
McKay, Ellen E.	Bristol, R. I.	1878 6	Illness at 8 mos.		Rhode Island.	5½ "	Teacher.
McKay, Mary M.	River Point, "	1858 11	Scrofula in head		"	2 "	
McKean, Charles W.	Landaff, N. H.	1875 13	Canker rash at 2 years.		New Hamp'e.	1 "	
McKeon, Andrew	New London, Conn.	1883 13	Not deaf.		Connecticut.	7 "	Mechanic.
McKey, Francis	Boston, Mass.	1852 9	Brain fever at 17 mos.		Friends.	3 "	Mechanic.
McKibbin, Mary	Philadelphia, Penn.	1851 15	Erysipelas at 1 year.		"	6 "	Clerk.
McKinney, Andrew M.	New York.	1827 16	Unknown.		"	5 "	
McKinney, William J.	Alleghany City, Penn.	1865 14	Water on the brain.	1 brother.	Vermont.	3½ "	Married a deaf-mute.
*McLaren, Helen	Barnet, Vt.	1832 14	Spotted fever at 11 m.	1 sister.	Rhode Island.	6 "	
McLaughlin, Agnes	Providence, R. I.	1852 10	Congenital.		Massachus't.	1 "	
*McLaughlin, William	Pawtucket, Mass.	1847 10	"		New Jersey.	6 "	
McManus, Charles L.	Newark, N. J.	1884 15	Scarlet fever at 3 yrs.		Friends.	7 "	Carpenter.
McMaster, Hugh H. B.	Pittsburgh, Penn.	1864 12	Fright at 2½ yrs.		"	6 "	Farmer.
McMechen, James H.	Wheeling, West Va.	1865 11	Scarlet fever at 5 yrs.	3 sisters.	Maine.		Mother is quite deaf.
†McSorley, Hugh W.	East Hampden, Me.	1884 13	Congenital.	2 sis. and 1 bro.	Fr'ds. & Mass.	6 "	
†McSorley, Mary A.	"	1884 9	"		Vermont.	4 "	Married a deaf-mute.
McTier, Nancy	Boston, Mass.	1856 10	"		Massachus'ts.	4 "	
*McVennan, Mary	Berkshire, Vt.	1832 10	Illness in infancy.		"	5½ "	Corset-maker.
McWhirk, Margaret	Milton, Mass.	1844 13	Congenital.		Connecticut.	6 "	Carpenter; married a deaf-mute.
McWilliams, Geo. A.	Fall River, "	1870 13	"		Massachus'ts.	9 "	Mill operative.
McQueeny, Fanny	Fair Haven, Conn.	1875 8	Spotted fever at 5 yrs.	Parents.	Vermont.	6 "	Married a deaf-mute; farmer.
McTernan, John J.	Stamford, Conn.	1881 7	Congenital.	Moth'r and 2 sis.	Massachus'ts.	6 "	
Meacham, Allen E.	Guildhall, Vt.	1872 11	Sores in head at 3½ yrs.	1 son.	Vt. and Fr'ds.	6 "	
Meacham, George	Chester, Mass.	1868 8	Congenital				
Meacham, James S.	Guildhall, Vt.	1840 12	Ulcers in head at 2½ y.				

# LIST OF PUPILS—CONTINUED.

NAME.	RESIDENCE.	Time of Adm.	Cause of Deafness.	Deaf and Dumb Relatives.	How Supported.	Time under Instruct.	REMARKS.
Meacham, Mary O.	Westfield, Mass.	1866 14	Congenital.	Mo. 1 b. and 1 s.	Massachus'ts.	4 yrs.	
*Meacham, Morcellia A.	"	1866 9	"	" " "	"	7 "	
*Mead, Benjamin P.	Charleston, Vt.	1831 22	Spotted fever at 2 yrs.		Vermont.	4 "	
Mead, Mary	Lowell, Mass.	1856 10	Scarlet fever at 2½ yrs.		Massachus'ts.	6 "	
Meagher, Michael	Waterbury, Conn.	1865 10	"		Connecticut.	6 "	
Meeker, Julia	Durham, Conn.	1837 12	Disease in head at 9 m.		"	5 "	Married.
Megel, Catherine L.	Swampscott, Mass.	1871 9	Scarlet fever at 8 mos.	1 sister.	Massachus'ts.	6 "	
Megel, Magdalena F.	"	1874 8	Congenital.	1 sister.	"	3 "	
*Melledge, Robert	Boston, Mass.	1829 12	Unknown.		"	4 "	
Mellen, Mary W.	Hardwick, "	1846 10	Congenital.	1 aunt.	"	8 "	Weaver.
Meriam, Isaac	Bedford, "	1833 24	"		"	3 "	Mechanic.
Merribew, Benjamin	Fairhaven, "	1843 11	Illness in infancy.		"	6 "	Married a deaf-mute.
Merrill, Anna M.	Gilford, N. H.	1862 13	Congenital.	1 brother.	New Hamp'e.	4 "	
Merrill, Barney	New Hartford, Conn.	1817 24	Illness.	1 brother.	Friends.	1½ "	
Merrill, Charles H.	Gilford, N. H.	1851 9	Scarlet fever at 1 year.	1 sister.	New Hamp'e.	5½ "	
†Merrill, Emma M.	Exeter, N. H.	1880 6	Congenital.	Both par. & 2 bro.	"	3 "	
Merrill, Frances J.	Skowhegan, Me.	1864 23	Sickness at 1½ yrs.		Maine.	4 "	
*Merrill, John J.	Barnstead, N. H.	1846 13	Congenital.	2 brothers.	New Hamp'e.	4 "	
Merrill, Samuel E.	"	1856 9	"	2 "	"	4 "	
Merrill, William O.	"	1856 12	"	2 "	"	4 "	
Merriman, Laura A.	Southington, Conn.	1832 13	Lost hear'g in infancy		Connecticut.	4 "	Clock-face painter.
†Merritt, Henry S.	Newburyport, Mass.	1886 7	Scarlet fever at 18 mo.		Massachus'ts.	8 "	
Merritweather, Titus	Hartford, Conn.	1868 8	Unknown.		Connecticut.	6 "	
*Messer, James	Boston, Mass.	1840 11	Scarlet fever at 3½ yrs.		Massachus'ts.	8 "	Married a deaf-mute.
Messinger, Artemas S.	Canton, "	1831 13	Disease in head at 1 y.		"	5 "	Farmer.
Metcauf, Lorenzo	Wilmington, Vt.	1830 14	Illness at 2½ yrs. [1.		Vermont.	4 "	Farmer; twice married to deaf-mutes.
*Metrash, Adam H.	Norwalk, Conn.	1851 13	Discharge of cannon at 1 son.		Connecticut.	6½ "	Boatman; married a deaf-mute.
Metrash, Robert L. G.	"	1872 8	Congenital.	Parents.	"	8 "	Boatman.
Milan, Catherine	Milford, Mass.	1865 10	Brain fever at 1 year.		Massachus'ts.	4 "	
Miles, Diana	Townshend, Vt.	1829 24	Lost hearing at 6 yrs.		Vermont.	4 "	Dress-maker.
Millard, Adeline E.	Belchertown, Mass.	1874 13	Congenital.	1 brother.	Massachus'ts.	6 "	
Millard, Francis W.	"	1874 9	"	1 sister.	"	7 "	Tinner.
Miller, Catharine W.	Thompsonville, Conn.	1862 8	Congenital.	Relatives.	Connecticut.	8 "	Mill operative.



*Miller, Charles	Bangor, Me.	1858/20	Scrofula in inf'cy.	1858/20	Maine.	4½ yrs.	Tinner.
Miller, George	Providence, R. I.	1861	9 Congenital.	[10 mo.	Rhode Island.	7 "	Mechanic.
Miller, George W.	Wolcottville, Conn.	1876	10 Inflam. of bowels at		Connecticut.	2 "	Varisher.
Mills, Susan E. B.	Johnson, Vt.	1857	14 Scarlet fever at 9 mos.		Vermont.	6 "	Married a deaf-mute.
Mims, Thomas	Thomas Co., Ga.	1844	21 Dis'e in throat at 2 y.		Georgia.	2 "	Married.
Minter, Hugh W.	Stonington, Conn.	1850	9 Congenital.		Connecticut.	8 "	Farmer.
*Mitchell, Elizabeth	North Yarmouth, Me.	1829	18 "		Maine.	4 "	
+Mitchell, George W.	Troy, Me.	1855	10 "	[les at 3 y.		8 "	Married a deaf-mute.
*Mitchell, Harriet	Hartford, Conn.	1854	8 Brain fever and meas-		Conn. and F'ds	1 mo.	
*Mitchell, Harriet F.	Groton, Conn.	1882	17 Whoop, cough at 12 y.		Connecticut.	7 yrs.	Farmer; married a deaf-mute
Mitchell, Isaac	Brooksville, Vt.	1867	17 Scarlet fever at 2½ yrs.		Vermont.		
*Mitchell, Thomas	Fall River, Mass.	1883	11 Spinal men. at 4 mos.		Massachus'ts.	4 "	
Moise, Catharine L.	Charleston, S. C.	1852	10 Unknown.		Friends.	4 "	Mill operative.
Monahan, Anna	Lowell, Mass.	1867	10 "		Massachus'ts.	4 "	
Monger, Loranna	Charlotte, Vt.	1833	15 "		Vermont.	4 "	
*Moodie, David	Greensboro, "	1858	8 "	1 brother.	"	7 "	
Moodie, Thomas	"	1858	8 "	1 "	"	7 "	
Moody, Horace G.	Lebanon, Me.	1851	16 Measles at 6 months.		Maine.	7 "	Baker; married a deaf-mute.
Moors, Henrietta	"	1870	18 Scarlet fever at 2 yrs.		"	5 "	Married a deaf-mute.
+Moors, Lottie	"	1886	13 Scrofula & canker rash.		"	5 "	Married a deaf-mute.
+Moors, Willie O.	"	1871	8 "	1 bro. and 1 sis.	"		
	"	1885	Fall at 4 years.	2 sisters.	"		
Moore, Anna M.	Boston, Mass.	1854	23 Measles in infancy.		Friends.	4 "	Married a deaf-mute.
*Moore, Eliza A.	Derby, Conn.	1863	9 Congenital.		Connecticut.	8 "	
Moore, Henry H.	Bordentown, N. J.	1858	14 A fall at 2 years.		Friends.	5 "	Artist; married.
Morgan, Arthur	Gorham, N. H.	1876	10 Meningitis at 7 years.		New Hamp'e.	3 "	
Morgan, Diodate	Longmeadow, Mass.	1840	30 Congenital.		Himself.	2 "	Farmer; married a deaf-mute.
*Morgan, Jesse	Greenville, S. C.	1847	12 "	1 sister.	So. Carolina.	4½ "	Farmer.
Morgan, Josephine B.	Longmeadow, Mass.	1838	33 Whoop, cough at 6 m.	1 cousin.	Massachus'ts.	2½ "	
Morrell, Leland	Cornish, Me.	1865	11 Brain fever in inf'cy.	1 brother.	Maine.	1 "	
*Morrell, Winthrop	Falmouth, "	1826	27 Unknown.		"	2½ "	Mechanic.
Morris, George W.	Lisbon, N. H.	1825	17 Congenital.		New Hamp'e.	4 "	
*Morris, Orrill	Sturbridge, Mass.	1825	26 "	3 sisters.	Massachus'ts.	8 mo.	
*Morris, Polly	Peterboro', N. H.	1817	16 "	"	N. H. & F'ds.	6 yrs.	
*Morrison, Eliza	"	1817	26 "	"	Friends.	6 "	
*Morrison, Sally	"	1817	18 "	"	"	6 "	
Morse, Charles C.	Bridgetown, N. S.	1854	19 "	1 bro. 1 sis. and	"	4½ "	Teacher.
Morse, Clarissa	Kirkland, Ohio.	1823	23 "	[1 cous.	"	4 "	
*Morse, Emma A.	Fayette, Me.	1837	16 Fever at 8 months.		Maine.	3½ "	



# LIST OF PUPILS.—CONTINUED.

NAME.	RESIDENCE.	Time of Adm.	Cause of Deafness.	Deaf and Dumb Relatives.	How Supported.	Time under Instruct.	REMARKS.
Morse, George N.	Williston, Vt.	1835 11	Ulcers at 2½ years.		Vermont.	5 yrs.	Peddler; Married a deaf-mute.
Morse, Nathan P.	Gloucester, Mass.	1831 10	Congenital.		Massachus'ts.	6 " "	Printer; married a deaf-mute.
Morse, Sophronia	Sandwich, "	1846 14	"		"	5½ "	
*Moseley, Joseph A.	Pomfret, Conn.	1862 16	Unknown.		Connecticut.	8 "	
Molthrop, Harvey	Middletown, Conn.	1818 22	Congenital.		Friends.	1 "	Laborer.
Moulton, Florett	Biddeford, Me.	1864 8	Whoop. cough at 2 m.		Maine.	3 "	Married a deaf-mute.
Moulton, Thomas	Buxton Center, Me.	1864 15	Canker rash at 1 yr.		"	8 "	
Mowatt, John E.	New York.	1835 10	Scarlet fever.		Friends.	4 "	Engraver.
Mowry, Charles W.	Smithfield, R. I.	1842 14	Congenital.	2 sisters. [cous.	"	5 "	Farmer; married a deaf-mute.
Mowry, Desire	"	1842 17	"	1 bro. 1 sis. 1 sec.	"	5 "	Married.
Mowry, Minerva	"	1844 9	"	1 bro. and 1 sis.	Fr'ds and R. I.	7 "	Twice married.
Mouleahy, Mary E.	Salem, Mass.	1865 11	"		Massachus'ts.	4 "	
Muldoon, Sarah A.	Cambridgeport, "	1834 10	"	2 brothers.	"	4 mo.	
Mullen, Martin J.	South Boston, "	1875 14	"	2 "	"	6 yrs.	[School 4 yrs.
Mullen, Patrick M.	"	1875 10	"		"	7 "	Glue-maker; pre. at the Horace Mann
*Mundall, Daniel W.	Hubbardston, "	1856 17	"	1 brother.	"	6 "	Previously at Horace Mann school 2 y.
Mundall, Charles J.	"	1856 11	"	1 "	"	6 "	
Munroe, Betsey A.	"	1862 9	"		"	7 "	
Munson, Polly	Rehoboth, "	1819 22	Unknown.		Connecticut.	1 "	
Murphy, Agnes	Hamden, Conn.	1882 9	Congenital.		Massachus'ts.	1 "	
Murphy, Helena	Hinsdale, "	1873 8	Scarlet fever.		"	4½ "	
Murphy, Mary E.	Charlestown, "	1862 8	Scarlet fever at 2½ yrs		"	8 "	Married a deaf-mute.
Murray, Mary Ellen	Boston, "	1875 12	Brain fever at 5 years.		"	3 "	
†Murray, John	"	1884 12	Congenital.		"	"	
Muth, John	Winchendon, "	1865 10	Scarlet fever at 5 yrs.		Connecticut.	10 "	Clock-maker.
†Nadeau, Geneva	Hartford, Conn.	1881 8	Typhoid fever at 4 yrs.		Maine.	"	
Needham, Henry C.	Houlton, Me.	1842 14	Inflam. in head at 14m.		Vermont.	5 "	Mechanic; married a deaf-mute.
Negus, Edwin R.	Bristol, Vt.	1866 16	Brain fever at 15 yrs.		Connecticut.	3 "	Shoemaker; married a deaf-mute.
Neill, Helen A.	Salisbury, Conn.	1847 9	Lung fever at 1½ yrs.		Massachus'ts.	6 "	
Neilson, Philip H.	Lynn, Mass.	1819 12	Fever at 1½ yrs.		Friends.	5½ "	Farmer; married.
Neisler, William B.	Warm Springs, N. C.	1835 16	Measles at 5 yrs.		Georgia.	5½ "	Farmer; married a deaf-mute.
Nelligan, Annie	Athens, Ga.	1879 8	Cerebro spinal meningitis at 1½ yrs.		Massachus'ts.	7 "	
Nelson, James	No. Cambridge, Mass.	1864 12			"	6 "	Mill operative; married.
	Lowell, "						

*Nelson, William	Boston, Mass.	1829 14 Illness at 2½ yrs.		Massachus'ts.	4 yrs.	Mechanic; married a deaf-mute.
Nelson, William J.	New York city.	1861 12 Fall at 3 years.		Friends	3 "	Printer.
*Nettleton, Charlotte A.	Bridgewater, Conn.	1858 12 Scrofula at 18 months.		Connecticut.	6 "	
Newcomb, Abigail N.	Sandwich, Mass.	1829 15 Congenital.	4 bro. and 2 sis.	Massachus'ts.	5½ "	Dressmaker; married a deaf-mute.
Newcomb, Ellen G.	"	1831 15 "	" "	"	6 "	Married a deaf-mute.
*Newcomb, Jane A.	"	1819 13 "	" "	" & f'ds.	6 "	Married.
*Newcomb, John W.	"	1821 14 "	" "	"	5 "	Glass cutter; married.
Newcomb, Josiah S.	"	1821 10 "	3 bro. and 3 sis.	"	5 "	
*Newell, Moses G.	West Newbury,	1860 12 "	" "	Friends.	2 mo.	
*Newhall, George A.	Melrose,	1858 9 Fall at 3 years.		Massachus'ts.	8 yrs.	Shoe-binder.
*Newhall, Mary A.	Medford,	1825 18 Unknown.		"	5 "	
Newton, Alice E.	Hartford, Vt.	1874 10 Scarlet fever at 5 yrs.		Vermont.	10 "	
Newton, Culver	Middletown, "	1836 16 Scarlet fever at 18 mo.		"	4½ "	
Newton, Ellen M.	Amherst, Mass.	1856 10 Influenza at 15 mos.		Massachus'ts.	7 "	
*Niblo, William	New York.	1826 11 Fever at 1 year.		Friends.	4 "	Married a deaf-mute.
Nicholas, Ida	Olneyville, R. I.	1873 8 Unknown at 1½ yrs.		Rhode Island	5 "	Mill operative; married a deaf-mute.
Nichols, Robert H.	Roxbury, Mass.	1865 16 Fall at 2 years.	1 brother.	Massachus'ts.	3 "	Married a deaf-mute.
Nicholson, Geo. W. P.	Boston,	1850 8 Illness at 2 years.		"	7 "	
Nickerson, Eveline W.	Pittsburgh, Penn.	1863 8 Scarlet fever at 3 yrs.	1 brother.	Friends.	1 "	Married a deaf-mute; book-binder.
*Niebuhr, Lizzie	Barnstable, Mass.	1852 11 Congenital.		Massachus'ts.	7 "	
*Niles, Almira	Meriden, Conn.	1882 8 "		Connecticut.	4 "	Married.
Nolan, Margaret	Piermont, N. H.	1823 16 Unknown.		New Hamp'se.	8 "	
Nolan, Thomas	Concord, N. H.	1877 7 Perhaps ill-treatment.		Vermont.	6 "	Married a deaf-mute.
*Nolen, Albert A.	Poultney, Vt.	1857 13 Congenital.	1 brother.	Massachus'ts.	8 "	Blind at 5 yrs. of age.
Norcross, Florence M.	Salem, Mass.	1886 12 "		Connecticut.	8 "	Married a deaf-mute; printer.
Norcross, Daniel	Jacksonville, Vt.	1857 8 "		Vermont.	4 "	
Norwood, Daniel	Salem, Mass.	1848 14 Fall at 9 mos.		Massachus'ts.	5 "	Married a deaf-mute.
Norwood, Imogene	Washington, Texas.	1848 12 Congenital.		Friends.	2 "	
Noyes, Flora L.	East Concord, N. H.	1876 9 "	1 sister.	New Hamp'se.	8 "	Teacher.
Noyes, Nora C.	"	1876 11 Unknown.	1 "	"	8 "	Married a deaf-mute.
*Noyes, Statira P.	Newburyport, Mass.	1819 14 Congenital.		Massachus'ts.	6 "	Mechanic; married a deaf-mute.
Nute, Charles	Milton,	1844 12 Scarlet fever at 9 mos.		"	6 "	
Nutter, Charles W.	Winterport, Me.	1869 8 Congenital.		Maine.	1 "	
*Nye, Eliza	Pomfret, Conn.	1843 12 Scarlet fever at 7 yrs.		Connecticut.	1½ "	
*Oakes, Catharine	Richmond, Mass.	1833 9 Congenital.		Asy. & Mass.	8 "	
O'Brien, Bridget A.	Portland, Me.	1868 11 Scarlet fever at 2 yrs.		Maine.	5 "	
O'Brien, James	Whitefield, "	1832 17 Congenital.	1 sister.	"	4 "	Laborer.
O'Brien, James	So. Coventry, Conn.	1872 17 Spotted fever at 10 yrs.		Connecticut.	1½ "	

# LIST OF PUPILS. — CONTINUED.

NAME.	RESIDENCE.	Time of Adm.	Cause of Deafness.	Deaf and Dumb Relatives.	How Supported.	Time under Instruc.	REMARKS.
O'Brien, James O.	Fall River, Mass.	1879 13	Scarlet fever at 3 yrs.		Massachus'ts.	6 yrs.	
O'Brien, Joseph	" "	1874 11	Congenital.		" "	4 1/2 "	Weaver.
O'Brien, Mary	East Cambridge, "	1865 13	Sickness at 4 mos.		" "	4 "	
*O'Brien, Nancy	Boston,	1838 12	Congenital.		" "	3 1/2 "	
O'Bryan, Henry	Bristol, Vt.	1845 12	Scarlet fever at 2 yrs.	1 brother.	Vermont.	1 3/8 "	
O'Connell, Jeffrey	Boston,	1842 19	Illness at 6 mos.		Massachus'ts.	4 "	Married a deaf-mute.
+O'Connell, Katie	Holliston, "	1880 13	Measles at 2 years.		" "	1 "	
O'Connell, Thomas	New Britain, Conn.	1878 10	Spinal meningitis at 5y.		Connecticut.	1 "	
O'Connor, Thomas	So. N. Market, N. H.	1877 8	Congenital.		New Hamp'.	7 "	
O'Donnell, Catharine	Stonington, Conn.	1860 8	"		Connecticut.	9 "	
O'Donnell, James	Taunton, Mass.	1859 16	Scarlet fever at 4 yrs.		Massachus'ts.	5 "	
Ogburn, Mary A. L.	Brunswick Co., Va.	1838 23	Illness at 1 year.		Friends.	4 "	Married a deaf-mute.
Ogden, Hattie P.	Philadelphia, Penn.	1860 16	Congenital.		" "	1 "	"
O'Harra, John	Milford, Mass.	1860 10	Ulcers in head at 1 yr.		Massachus'ts.	10 "	[Eliza Green.
O'Hearn, Eliza	Tewksbury, "	1864 12	"		" "	10 "	Assistant Matron; name changed to
*O'Hearn, Rosella	Grosvenordale, Conn.	1879 9	Congenital.		Connecticut.	3 mo.	
O'Keefe, John	New Haven, "	1868 8	Sickness at 3 1/2 years.		" "	9 yrs.	Silversmith.
Olds, William H.	Alford, Mass.	1847 10	Scarlet fever at 4 yrs.		Massachus'ts.	5 "	
+Olson, Carl A.	Wethersfield, Conn.	1885 7	Congenital.		Connecticut.	" "	
+O'Neil, Ellen	Stafford, "	1877 12	"		" "	" "	
O'Neil, John	Thorndike, Mass.	1867 9	"		Massachus'ts.	8 "	Machinist.
O'Neil, Mary A.	Boston, Mass.	1859 9	Congenital.		Massachus'ts.	6 "	
O'Neil, Michael	Charlestown, Mass.	1866 9	"		" "	8 "	Machinist.
*O'Neil, William	Rockville, Conn.	1869 9	"		Connecticut.	3 "	[Machinist; married a deaf-mute.
Orcutt, Alvah W.	Boston, Mass.	1878 15	Scarlet fever at 4 yrs.		Massachus'ts.	2 "	Previously at Horace Mann school 8 y.
Orr, Agnes	Lowell, "	1862 18	Congenital.		" "	2 "	
Orr, Nancy	Bath, N. Y.	1817 23	Illness in infancy.		Friends.	7 mo.	
Osgood, Alden F.	Natick, Mass.	1847 8	Congenital.		Massachus'ts.	6 yrs.	Shoemaker.
Osgood, Elisha	Exeter, Me.	1831 10	"		Maine.	6 "	Mechanic.
Osgood, Henry A.	Boston, Mass.	1827 13	Unknown.		Massachus'ts.	4 "	Cabinet-maker; married.
Ould, Edward C.	Derby, Conn.	1861 9	Scarlet fever at 5 yrs.		Connecticut.	9 "	Clock-maker; married a deaf-mute.
Oviatt, Alvina	Amherst, Mass.	1846 8	Illness at 2 1/2 years.		Massachus'ts.	6 "	Married a deaf-mute.
Owen, Abel Burnham	Deerling, N. H.	1870 12	Congenital.	1 sister.	New Hamp'.	6 "	Farmer.



*Owen, Cynthia	Deering, N. H.	1875	9	Congenital.			New Hamp'e.	6 mo.
Packard, Adella M.	Slatford Hollow, Conn.	1878	9	Infant's fever at 3 yrs.			Mass. & Conn.	8 yrs.
Packard, Flavius J.	Lebanon, N. H.	1872	19	"			New Hamp'e.	4 "
Packard, Philo W.	Boston, Mass.	1846	8	Scarlet fever at 4½ yrs.			Massachusetts.	8 "
Packer, Deborah	Leyden, "	1825	24	Congenital.		2 bros. and 2 sis.	"	1½ "
Packer, Eldridge	Leyden, Vt.	1844	27	"		3 sis. and 1 bro.	Vermont.	3 "
*Packer, Jerusha	Leyden, Mass.	1825	16	"		2 bros. and 2 sis.	Massachusetts.	2½ "
Packer, Mary	"	1825	21	"		"	"	2½ "
Packer, Simeon	"	1825	23	"		1 bro. and 3 sis.	Maine.	6 "
*Page, Edmund	Burlington, Me.	1880	11	"		1 brother.	"	6 "
Page, John W.	Hollis, Me.	1838	13	Unknown.			"	5 "
Page, Joseph W. P.	Burlington, Me.	1874	9	Congenital.			Connecticut.	6 "
Page, Nelson S.	Sherman, Conn.	1839	12	Scarlet fever at 3 yrs.			Maine.	10 "
*Page, Roscoe G.	Norridgewood, Me.	1860	9	Congenital.			New Hamp'e.	7 "
Palmer, Abby L.	Concord, N. H.	1850	11	Scarlet fever at 6 mos.			Connecticut.	5 "
Palmer, Cyrus D.	Voluntown, Conn.	1844	13	Congenital.			Massachusetts.	7 "
*Palmer, William F.	Leominster, Mass.	1852	9	Canker rash at 3 yrs.			F'ds and Vt.	5½ "
Parker, Charles	West Rupert, Vt.	1841	13	Scarlet fever at 10 m.			New Hamp'e	8 "
Parker, Frank S.	Farmington, N. H.	1874	8	Whoop'g cough at 9 m.			Massachusetts.	2½ "
*Parker, Harvey A.	Pepperell, Mass.	1852	14	Congenital.			"	3 "
*Parker, John	Andover, "	1854	10	"			N. H. & Mass.	6½ "
*Parker, Mary A.	Sutton, N. H.	1829	13	Illness at 9 months.			Massachusetts.	4 "
*Parkhurst, Ithiel	Milford, Mass.	1825	21	Illness at 2 years.			New Hamp'e.	2 "
Parkinson, Joseph G.	Sandwich, N. H.	1861	12	Scarlet fever at 9 yrs.			Maine.	5 "
Parkman, Effie M.	Garland, Me.	1873	12	Sickness at 3 years.			New Hamp'e.	6 "
+Paro, Cleofs	No. Stratford, N. H.	1880	14	Scarlet fever at 6 yrs.			Massachusetts.	6 "
Parsons, Allura H.	Wells, Me.	1851	10	Congenital.			Maine.	8 "
Parsons, Julia	Gloucester, Mass.	1868	13	"			Massachusetts.	8 "
Parsons, Robert N.	Hazardville, Conn.	1869	10	Brain fever at 3 mos.			Connecticut.	8 "
*Parsons, Sarah A.	Colebrook, N. H.	1839	26	Typhus fever at 6 yrs.			Friends.	1 "
Partridge, Sarah A.	South Meriden, Conn.	1868	12	Diphtheria at 2 years.			Connecticut.	7 "
Patterson, Andrew	Streetsville, C. W.	1854	21	Congenital.			Friends.	2 "
Pattee, Wilbur D.	Alexandria, N. H.	1867	17	"			New Hamp'e.	5 "
Patterson, Charles	Saco, Me.	1864	11	" [on head at 9 m.		1 cousin.	Maine.	8 "
+Patterson, Florence A.	Waterbury, Vt.	1884	9	Lung fever with boils			Vermont.	9 "
Paul, John E.	Cambridgeport, Mass.	1867	7	Congenital.			Massachusetts.	1 "
Pawling, Adelaide	New York City.	1868	21	"			Friends.	5 "
Peabody, Orison D.	Alstead, N. H.	1855	19	Ulcers in ears at 2 yrs.			New Hamp'e.	1 "
Pearce, Frederick W.	Niantic, Conn.	1881	8	Congenital.			Connecticut.	5 "



# LIST OF PUPILS.—CONTINUED.

NAME.	RESIDENCE.	Time of Adm.	Cause of Deafness.	Deaf and Dumb Relatives.	How Supported.	Time under Instruc.	REMARKS.
Pease, Adelaide A.	Hartford, Conn.	1841 10	Congenital.	2 sisters.	Conn. and f'ds. Connecticut.	7 yrs.	
*Pease, Andrew J.	Enfield, "	1844 11	"		"	4 3/4 "	Married a deaf-mute.
Pease, Bathsheba H.	Somers, "	1838 10	Inflam. in head at 2 yr.		"	5 "	
*Pease, Jane M.	Hartford, "	1843 11	Congenital.	2 sisters.	"	6 "	
*Pease, Martha A.	"	1837 8	"	2 "	F'ds and Conn.	8 "	
Peckham, Eugenia J.	Westerly, R. I.	1862 13	Ulcers in head at 1 yr.		Rhode Island.	1 "	
+Peirce, Joseph C.	Taunton, Mass.	1884 8	Congenital.		Massachus'ts.		
Peltier, Ella M.	Boston, "	1863 11	Infla'n in head at 6 m.		"	5 "	Married a deaf-mute.
*Pendleton, Nathan F.	Northport, Me.	1848 11	Congenital.	3 cousins.	Maine.	6 "	Married a deaf-mute.
*Penniman, Emily F.	Brainree, Mass.	1833 13	"	2 sis. and 1 cous.	Massachus'ts.	5 "	
Penniman, Joseph H.	"	1833 14	"		"	4 "	Farmer.
*Penny, Franklin F.	Knox, Maine.	1878 10	Sickness before 2 yrs.		Maine.	4 "	
*Perkins, Benjamin F.	Boston, Mass.	1826 13	Fits at 1 year.		Massachus'ts.	5 "	
Perkins, Freeland	Woodstock, Me.	1851 14	Ulcers in head at 9 mo.		Maine.	2 "	Married a deaf-mute.
Perkins, Lewis N.	Lyme, N. H.	1832 16	Dis'e in head at 1 1/2 yrs.		New Hamp'e.	4 "	Twice married to deaf-mutes.
Perkins, Mariette	Woodstock, Vt.	1852 9	Congenital.		Vermont.	8 "	Married a deaf-mute.
Perkins, Mary A.	Newbury, Mass.	1847 11	Scarlet fever at 3 1/2 yrs.	1 second cousin.	Massachus'ts.	6 "	"
Perkins, Phebe	Sanford, Me.	1837 17	Congenital.	2 sisters.	Maine.	5 "	"
*Perkins, Sally	"	1837 12	"	2 "	"	4 "	"
*Perkins, Thomas S.	New London, Conn.	1831 8	Fever at 13 months.		Friends.	6 1/2 "	
Perron, Clara	Yantic, "	1867 9	Scarlet fever at 5 1/2 yrs.		Connecticut.	4 "	
Perry, Carlos	Irasburg, Vt.	1852 18	"		Vermont.	5 "	
Perry, Caroline S.	Milton, Mass.	1874 8	Congenital.	1 brother.	Massachus'ts.	5 1/2 "	
+Perry, Edgar W.	Pittsburg, N. H.	1880 8	"	1 sister.	New Hamp'e.		
Perry, James B.	Milton, Mass.	1868 10	Measles at 18 months.	1 sister.	Massachus'ts.	7 "	
+Perry, Minnie B.	Pittsburg, N. H.	1879 12	Congenital.	1 brother.	New Hamp'e.		
Person, Prudence M.	Pomfret, Vt.	1856 17	Ulcers in head in infan.		Friends.	4 "	Married a deaf-mute
Persons, Dexter	Orwell, "	1831 22	Congenital.		Vermont.	4 mo.	"
*Peters, Edward	Natick, Mass.	1872 11	Scarlet fev. in infancy.		Massachus'ts.	1 yr.	
Peterson, Willie S. H.	Plymouth, "	1862 8	Congenital.		"	8 "	
Peugh, Almira	Zebulon, Ga.	1843 12	"		Georgia.	3 "	
Pfeifer, Peter	Collinsville, Conn.	1857 16	Sickness in infancy.		Connecticut.	6 "	
+Pfundner, William	East Windsor, "	1886 7	Congenital.		"		

*Phelps, Daniel W.	Middlebury, Vt.	1839	9	Scarlet fever at 3 yrs.	1 child.	F'ds. & Vt.	7½ yrs	Married a deaf-mute
Phelps, Sarah R.	Hartford, Conn.	1842	11	Unknown.		Conn. & fr'ds	8 "	Married a deaf-mute; Supervisor in Mich.
Philbrick, Martha L.	Andover, N. H.	1834	16	Typhus fever at 2½ y.		New Hamp'e.	4½ "	[Inst.
*Philbrick, Samuel	Wolborough, N. H.	1838	20	" " 2 "		" "	1¾ "	
Philbrook, Henry O.	Charlestown, Mass.	1864	15	Ulcers in head at 10 m.		Massachus'ts.	4 "	Teacher.
Pick, William C.	Providence, R. I.	1863	8	Scarlet fever at 6 yrs.		Rhode Island	7 "	
†Pierce, Alice E.	Waterbury, Conn.	1881	10	Scarlet fev. in infancy.		Connecticut.	4 "	
*Pierce, George	Royalton, Vt.	1826	16	Spotted fever at 1½ yrs.		Vermont.	5 "	Married a deaf-mute.
Pike, Eliza	Buxton, Me.	1840	18	Lung fever at 8 mos.		Maine.	4 "	Farmer; married a deaf-mute.
Pike, Horace G.	Lyne, N. H.	1835	14	Infia. on brain at 2 y.		New Hamp'e.	4 "	
Pillsbury, Mariette	Barnstead, N. H.	1843	16	Congenital.		" "	4 "	
Pinneo, Leaphy F. E.	Duxbury, Vt.	1851	9	Fever at 1½ years.		Vermont.	1 "	
Piper, Oricana A.	Thomaston, Me.	1872	10	Congenital.		Maine.	7 "	
Plaisted, Mary M.	Limerick, "	1859	11	Scarlet fever at 10 mo.	1 brother.	" "	6 "	
Plaisted, Samuel S.	" "	1859	9	Congenital.	1 sister.	Friends.	6 "	
Platt, Emmon H.	Washington, Conn.	1820	11	" "	1 sister.	" "	5 "	
Platt, Mary A.	" "	1822	10	" "	1 brother.	" "	4 "	
Platt, Sarah E.	North Chester, Mass.	1865	9	Cold in head at 2 yrs.		Massachus'ts.	4½ "	Twice married a deaf-mute.
Poland, Ira	Essex, "	1839	12	Unknown.		" "	4 "	
*Pomeroy, Balsora L.	Northampton, "	1840	11	Congenital.		Massachus'ts.	1 "	Married a deaf-mute.
Pond, Martha J.	Dorchester, "	1844	11	Illness at 2 years.		" "	6 "	
Pond, Nathan L.	Milford, "	1862	10	Lung fever at 10 mos.		" "	6 "	
Pool, George W.	Weymouth, "	1837	12	Congenital.	1 brother.	" "	5 "	Mechanic.
*Pool, James H.	" "	1836	14	" "	1 brother.	" "	5 "	
Poor, John	Newburyport, "	1832	20	Unknown.	2 brothers.	" "	4 "	Mechanic; married a deaf-mute.
Porter, Abair	Spencer Depot, "	1875	12	Congenital.	2 brothers.	" "	4 "	Shoemaker.
Porter, Amais	" "	1876	8	" "	3 brothers.	" "	8 "	"
†Porter, Alfred	Spencer, "	1883	9	" "		" "	2 "	
Porter, Matilda S.	Pembroke, Me.	1858	18	" "		Maine.	11 "	
*Porter, Wendell P.	Somerville, Mass.	1858	9	" [slightly deaf.		Mass. & fr'ds.	2 mo.	
Porterwine, Frederick	" "	1877	15	Scarlatina at 5 years;		Massachus'ts.	2 "	Married.
Powers, Charles	Cranston, R. I.	1827	28	Congenital.		Friends.	2 "	
Powers, James	Boston, Mass.	1865	8	Cold and fits at 4 yrs.		Massachus'ts.	8 "	
Powers, James A.	" "	1862	11	Dropsy in head at 5 m.		" "	11 "	
Pratt, John W.	Salem, "	1861	8	Fail at 2 years.		Connecticut.	8 "	Married a deaf-mute
Pratt, Louisa C.	Middletown, Conn.	1855	14	Scarlet fever at 4 yrs.		Friends.	5½ "	
Pratt, Mary E.	South Braintree, Mass.	1848	10	Scarlet fever at 2 yrs.		Vermont.	5 "	Married a deaf-mute.
*Pray, Winfield S.	Cambridge, Vt.	1848	10	Scarlet fever at 2 yrs.		N. H. and fr'ds.	10 "	
*Prescott, Eldad A.	Great Falls, N. H.	1854	6	Congenital.		N. H. and fr'ds.	5 "	Twice married to deaf-mutes.

# LIST OF PUPILS. — CONTINUED.

NAME.	RESIDENCE.	Time of Adm.	Cause of Deafness.	Deaf and Dumb Relatives.	How Supported.	Time under Instruct.	REMARKS.
*Prescott, Nathaniel M.	Manchester, N. H.	1846	10 Scarlet fever at 2 yrs.		New Hamp'e.	5 yrs.	
*Prescott, Sally	Rupert, Vt.	1827	15 Measles at 2 years.		Vermont.	4 "	Married.
Pressey, Mary	Hanover, N. H.	1846	17 Scarlet fever at 2 yrs.		New Hamp'e.	5 "	Married a deaf-mute.
Preston, Erasmus D.	Hancock, "	1834	15 Ulcers in head at 2 yrs.		"	4½ "	Married a deaf-mute.
Price, John Frederick	Keene, N. H.	1869	9 Fever at 3 yrs. 6 mos.		"	6 "	
*Pritchard, Edwin	Derby, Conn.	1825	13 Congenital.		Friends.	1½ "	
†Prince, Hattie M.	Foxborough, Mass.	1884	8 "	1 sister.	Massachus'ts.	2 "	
Prince, Horatio C.	Camden, Me.	1873	13 Unknown.	1 brother.	Maine.	5 "	
Prince, Mary E.	"	1860	12 Sores in ears at 1 yr.	2 bro. and 1 sis.	Georgia.	2½ "	
*Prior, Ephraim	Madison, Ga.	1832	25 Congenital.	"	"	6 mo.	
*Prior, Lucius A.	Cedar Town, Ga	1849	22 "	"	"	2½ yrs	
*Prior, Middleton	Madison, Ga.	1832	23 "	"	Connecticut.	3 "	
*Prior, Susan	Middletown, Conn.	1830	18 "		Massachus'ts.	4 "	Married.
*Pritchard, Hannah	Cohasset, Mass.	1830	18 Unknown.		Maine.	8 "	
*Proctor, Emma J.	West Gloucester, Me.	1866	11 Sickne-s at 1½ years.	2 bro. and 1 sis.	Massachus'ts.	4 "	
*Proctor, Mary L.	Boston, Mass.	1819	33 Congenital.		Vermont.	5 "	
†Provousha, Willie	Holland, Vt.	1882	11 Canker rash at 2 yrs.		Maine.	2 "	Attended school at Halifax 6 years.
Putnam, Almedia M.	Poland, Me.	1862	13 Scarlet fev. at 3½ yrs.		Massachus'ts.	1 "	Laborer.
Quigley, Charles A.	South Boston, Mass.	1882	14 Congestion of brain at [2 yrs.	1 sister.	New Hamp'e.	2 "	
*Quimby, Charles A.	Campton, N. H.	1842	22 Congenital.	1 brother.	"	7 "	
*Quimby, Francis M.	"	1842	13 "		Massachus'ts.	1 mo.	
Quincy, Josiah	Monson, Mass.	1865	11 "		"	7 yrs.	Married a deaf-mute.
Quinn, James	Fall River, Mass.	1878	Not deaf.		Vermont.	4 "	Mill operative; married a deaf-mute.
Quinn, Katie	Barton, Vt.	1868	11 Unknown.		Massachus'ts.	7 "	
Quinn, Margaret	Fall River, Mass.	1876	14 Sickness at 5 months.		"	4 "	
Quinn, Mary	Williamstown, Mass.	1869	9 Congenital.		Connecticut.	6 "	
Quinn, Mary A.	East Hartford, Conn.	1861	9 Scarlet fev. in infancy.		New Hamp'e.	6 "	Married a deaf-mute.
Randall, Anna A.	New Durlam, N. H.	1855	10 Scarlet fever at 1 yr.		Connecticut.	4 "	
*Randall, Cyrus	No. Stonington, Conn	1840	16 Illness in childhood.		Maine.	7 "	Carpenter; married a deaf-mute.
Randall, Edwin	No. Harpswell, Me.	1873	12 Congenital.		Massachus'ts.	3 "	Married a deaf-mute.
Raney, Harriet N.	Ashfield, Mass.	1845	30 Scarlet fever at 1 y.		Friends.	2½ "	
Ransom, Maria	Cambria, N. Y.	1819	17 Congenital.		Massachus'ts.		
†Ratchford, Mary	Worcester, Mass.	1880	8 "				



	New Bedford, Mass.	1877	1878	1879	1880	1881	1882	1883	1884	1885	1886	1887	1888	1889	1890	1891	1892	1893	1894	1895	1896	1897	1898	1899	1900	1901	1902	1903	1904	1905	1906	1907	1908	1909	1910	1911	1912	1913	1914	1915	1916	1917	1918	1919	1920	1921	1922	1923	1924	1925	1926	1927	1928	1929	1930	1931	1932	1933	1934	1935	1936	1937	1938	1939	1940	1941	1942	1943	1944	1945	1946	1947	1948	1949	1950	1951	1952	1953	1954	1955	1956	1957	1958	1959	1960	1961	1962	1963	1964	1965	1966	1967	1968	1969	1970	1971	1972	1973	1974	1975	1976	1977	1978	1979	1980	1981	1982	1983	1984	1985	1986	1987	1988	1989	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	2027	2028	2029	2030	2031	2032	2033	2034	2035	2036	2037	2038	2039	2040	2041	2042	2043	2044	2045	2046	2047	2048	2049	2050	2051	2052	2053	2054	2055	2056	2057	2058	2059	2060	2061	2062	2063	2064	2065	2066	2067	2068	2069	2070	2071	2072	2073	2074	2075	2076	2077	2078	2079	2080	2081	2082	2083	2084	2085	2086	2087	2088	2089	2090	2091	2092	2093	2094	2095	2096	2097	2098	2099	2100	2101	2102	2103	2104	2105	2106	2107	2108	2109	2110	2111	2112	2113	2114	2115	2116	2117	2118	2119	2120	2121	2122	2123	2124	2125	2126	2127	2128	2129	2130	2131	2132	2133	2134	2135	2136	2137	2138	2139	2140	2141	2142	2143	2144	2145	2146	2147	2148	2149	2150	2151	2152	2153	2154	2155	2156	2157	2158	2159	2160	2161	2162	2163	2164	2165	2166	2167	2168	2169	2170	2171	2172	2173	2174	2175	2176	2177	2178	2179	2180	2181	2182	2183	2184	2185	2186	2187	2188	2189	2190	2191	2192	2193	2194	2195	2196	2197	2198	2199	2200	2201	2202	2203	2204	2205	2206	2207	2208	2209	2210	2211	2212	2213	2214	2215	2216	2217	2218	2219	2220	2221	2222	2223	2224	2225	2226	2227	2228	2229	2230	2231	2232	2233	2234	2235	2236	2237	2238	2239	2240	2241	2242	2243	2244	2245	2246	2247	2248	2249	2250	2251	2252	2253	2254	2255	2256	2257	2258	2259	2260	2261	2262	2263	2264	2265	2266	2267	2268	2269	2270	2271	2272	2273	2274	2275	2276	2277	2278	2279	2280	2281	2282	2283	2284	2285	2286	2287	2288	2289	2290	2291	2292	2293	2294	2295	2296	2297	2298	2299	2300	2301	2302	2303	2304	2305	2306	2307	2308	2309	2310	2311	2312	2313	2314	2315	2316	2317	2318	2319	2320	2321	2322	2323	2324	2325	2326	2327	2328	2329	2330	2331	2332	2333	2334	2335	2336	2337	2338	2339	2340	2341	2342	2343	2344	2345	2346	2347	2348	2349	2350	2351	2352	2353	2354	2355	2356	2357	2358	2359	2360	2361	2362	2363	2364	2365	2366	2367	2368	2369	2370	2371	2372	2373	2374	2375	2376	2377	2378	2379	2380	2381	2382	2383	2384	2385	2386	2387	2388	2389	2390	2391	2392	2393	2394	2395	2396	2397	2398	2399	2400	2401	2402	2403	2404	2405	2406	2407	2408	2409	2410	2411	2412	2413	2414	2415	2416	2417	2418	2419	2420	2421	2422	2423	2424	2425	2426	2427	2428	2429	2430	2431	2432	2433	2434	2435	2436	2437	2438	2439	2440	2441	2442	2443	2444	2445	2446	2447	2448	2449	2450	2451	2452	2453	2454	2455	2456	2457	2458	2459	2460	2461	2462	2463	2464	2465	2466	2467	2468	2469	2470	2471	2472	2473	2474	2475	2476	2477	2478	2479	2480	2481	2482	2483	2484	2485	2486	2487	2488	2489	2490	2491	2492	2493	2494	2495	2496	2497	2498	2499	2500	2501	2502	2503	2504	2505	2506	2507	2508	2509	2510	2511	2512	2513	2514	2515	2516	2517	2518	2519	2520	2521	2522	2523	2524	2525	2526	2527	2528	2529	2530	2531	2532	2533	2534	2535	2536	2537	2538	2539	2540	2541	2542	2543	2544	2545	2546	2547	2548	2549	2550	2551	2552	2553	2554	2555	2556	2557	2558	2559	2560	2561	2562	2563	2564	2565	2566	2567	2568	2569	2570	2571	2572	2573	2574	2575	2576	2577	2578	2579	2580	2581	2582	2583	2584	2585	2586	2587	2588	2589	2590	2591	2592	2593	2594	2595	2596	2597	2598	2599	2600	2601	2602	2603	2604	2605	2606	2607	2608	2609	2610	2611	2612	2613	2614	2615	2616	2617	2618	2619	2620	2621	2622	2623	2624	2625	2626	2627	2628	2629	2630	2631	2632	2633	2634	2635	2636	2637	2638	2639	2640	2641	2642	2643	2644	2645	2646	2647	2648	2649	2650	2651	2652	2653	2654	2655	2656	2657	2658	2659	2660	2661	2662	2663	2664	2665	2666	2667	2668	2669	2670	2671	2672	2673	2674	2675	2676	2677	2678	2679	2680	2681	2682	2683	2684	2685	2686	2687	2688	2689	2690	2691	2692	2693	2694	2695	2696	2697	2698	2699	2700	2701	2702	2703	2704	2705	2706	2707	2708	2709	2710	2711	2712	2713	2714	2715	2716	2717	2718	2719	2720	2721	2722	2723	2724	2725	2726	2727	2728	2729	2730	2731	2732	2733	2734	2735	2736	2737	2738	2739	2740	2741	2742	2743	2744	2745	2746	2747	2748	2749	2750	2751	2752	2753	2754	2755	2756	2757	2758	2759	2760	2761	2762	2763	2764	2765	2766	2767	2768	2769	2770	2771	2772	2773	2774	2775	2776	2777	2778	2779	2780	2781	2782	2783	2784	2785	2786	2787	2788	2789	2790	2791	2792	2793	2794	2795	2796	2797	2798	2799	2800	2801	2802	2803	2804	2805	2806	2807	2808	2809	2810	2811	2812	2813	2814	2815	2816	2817	2818	2819	2820	2821	2822	2823	2824	2825	2826	2827	2828	2829	2830	2831	2832	2833	2834	2835	2836	2837	2838	2839	2840	2841	2842	2843	2844	2845	2846	2847	2848	2849	2850	2851	2852	2853	2854	2855	2856	2857	2858	2859	2860	2861	2862	2863	2864	2865	2866	2867	2868	2869	2870	2871	2872	2873	2874	2875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# LIST OF PUPILS.—CONTINUED.

NAME.	RESIDENCE.	Time of Adm.	Cause of Deafness.	Deaf and Dumb Relatives.	How Supported.	Time under Instruct.	REMARKS.
Riggs, Charles A.	North Leeds, Me.	1878 10	Congenital		Maine.	6 yrs.	
Riggs, George L.	Livermore, "	1847 9	"	1 cos. 1 sis. 1 u.	"	5 "	Farmer; married a deaf-mute.
*Rines, Stephen	Augusta, "	1837 17	Illness at 7 yrs.		"	5 "	
Rines, Stover	Portland, "	1857 13	Scarlet fever at 3½ yrs.		"	6½ "	
*Risley, Charles E.	Hartford, Conn.	1871 7	Congenital.		Connecticut.	2 "	
†Rivers, Bertie A.	Morrisville, Vt.	1886 16	Unknown.		Vermont.		
Rivers, Caledonia B.	Thomaston, Me.	1878 16	Scarlet fever.		Maine.	1 "	Married a deaf-mute.
Roach, Philip	Norwich, Conn.	1875 10	Scarlet fever at 1½ yrs.		Connecticut.	5 "	
Robbins, Daniel	Plymouth, Mass.	1832 15	Congenital.	1 sister.	Massachusetts.	4 "	Mechanic; married a deaf-mute
Robbins, Elneline E.	Deerfield, "	1846 12	Ulcers in head at 1 y.	4 remote relatives.	"	6 "	
Robbins, Olive Jaue	North Haven, Me.	1869 10	Congenital.		Maine.	9 "	
*Robbins, Sally H.	Plymouth, Mass.	1824 23	"	1 brother.	Massachusetts.	5 "	Tailorress.
Roberts, Frank B.	Boston, "	1866 9	"	1 uncle.	Friends.	10 "	Carpenter.
Roberts, Frederick	"	1877 12	Head disease at 6 yrs.		Massachusetts.	3 "	Pre. at Horace Mann Sch. 5 yrs.; mar-
*Roberts, John	"	1841 12	Fall at 4 years.		"	4 "	Pre. at Northampton 6 years.
*Roberts, Miranda D.	Hartford, Conn.	1845 13	Congenital.	2 brothers.	Connecticut.	6 "	
Robertson, Adam G.	Point Levi, C. E.	1885 8	"	2 paternal c. 2 c.	Friends.	6 "	
†Robertson, Jane M.	New Haven, Conn.	1848 10	Scarlet fev. at 4 y. 9 m	2 brothers.	Connecticut	8 "	
Robertson, John A.	Point Levi, C. E.	1843 15	Congenital.	2 "	Friends.	5 "	Married.
Robertson, Thomas C.	"	1854 28	"		"	4 "	Teacher.
*Robinson, Cath'm T.	Nantucket, Mass.	1881 9	Scarlet fever at 7 yrs.	1 bro. and 2 cons.	Massachusetts.	6 "	Weaver.
†Robinson, Frederick R.	Concord, N. H.	1873 12	Lung fever at 3 years.		New Hamp'.		
Robinson, Fred. W.	Richmond Corner, Me.	1878 10	Congenital.	1 bro. & 2 cons.	Maine.	5 "	Married a deaf-mute.
†Robinson, George H.	Concord, N. H.	1863 8	"		New Hamp'.	5 "	
Robinson, Hattie F.	Freedon, Me.	1850 11	Fall at 3½ years.		Maine.	5 "	
Roche, John H.	New Bedford, Mass.	1880 9	Deaf at 4 yrs. 6 mo.		Friends.	2 "	
Rock, Arthur	Salem, Vt.	1879 13	Congenital.		Vermont.		
†Rock, Cordelia	Staffordville, Conn.	1870 9	Scarlet fever at 2½ yrs.		Connecticut.	9 "	Mechanic; married a deaf-mute.
Rock, Fred. C.	Hartford, Conn.	1832 11	Congenital.	1 bro. and 2 sis.	"	4 "	Married.
*Rogers, Charles	Freeport, Me.	1856 25	"	4 relatives.	Maine.	3 "	
Rogers, Charles	Milford, Conn.	1837 15	"	2 bros. and 1 sis.	Connecticut.	5 "	
Rogers, Ellen P.	Freeport, Me.	1857 10	Fall at 3 years.		Maine.	8 "	Married.
Rogers, Georgiana F.	Montville, Conn.				Connecticut.		

Rogers, Lucinda	1843	16	Whoop, cough at 1½ y.	1 sis. and 2 bro. 1 b. 2 s. 5 child.	Massachus'ts. Maine.	5 yrs.	Married.
*Rogers, Miriam P.	1825	12	Congenital.		"	4 "	Married a deaf-mute.
Rogers, Robert P.	1832	13	"		Massachus'ts.	6½ "	"
Rogers, Sabrina R.	1856	11	"		Friends.	1 "	Married.
+Rooney, Catherine	1885	8	Scarlet fever.	2 cousins.	Maine.	4 "	Carpenter.
Rose, Mary E.	1817	9	Congenital.	1 cousin.	Rhode Island.	3 "	Mill-operative.
Ross, William	1856	15	"	4 bro. and 2 sis.	Maine.	1 mo.	
Ross, Elizabeth J.	1835	18	"	2 sis. and 4 bro.	"	5 yrs.	"
Rounds, Sylvia D.	1862	10	Ulcers in head at 2 y.	"	"	4 "	Married a deaf-mute.
Rowe, Aaron L.	1841	18	Congenital.	5 bro. and 1 sis.	"	4 "	Farmer; married a deaf-mute.
*Rowe, Benjamin	1829	13	"	"	"	4 "	Clergyman; married a deaf-mute.
Rowe, Lucy A.	1829	15	"	2 sis. and 4 bro.	"	5 "	
Rowe, Nancy E.	1829	15	"	"	Vermont.	5 "	Married a deaf-mute.
Rowe, Nathaniel E.	1843	18	"	"	"	4 "	"
Rowe, Samuel	1877	17	Measles at 4 years.	1 child & 1 cou.	Conn. and F'ds	4 "	
*Rowell, Cora E.	1826	20	Fever at 2 years.	1 sister.	Connecticut.	5 "	Woodcarver; married a deaf-mute.
*Rowell, Mary P.	1830	17	Congenital.		Massachus'ts.	4 "	Married.
*Rowley, Sophia	1883	8	Fall at 3 years.	1 sister.	Friends.	4 "	Shoebinder; married a deaf-mute.
+Royden, Chauncey L.	1866	10	Scarlet fever at 2 yrs.	"	Maine.	7 "	
Rudolph, William	1824	19	Unknown.	3 children.	Connecticut.	4 "	Married a deaf-mute.
Russell, Eliza	1869	10	Fall at 1½ years.	1 brother.	Maine.	7 "	
Russell, Elizabeth T.	1875	8	" 2		Vermont.	1½ "	
*Russell, Kate E.	1822	14	Congenital.		Rhode Island.	2 "	
*Russell, Mary	1870	10	Scarlet fever at 22 mo.		New Hamp's.	5 "	
Russell, Marybell	1859	24	"		Vermont.	6 "	
Russell, Sanford	1859	24	"		Maine.	5 "	
Rutter, Elwyn S.	1876	12	Congenital.		Connecticut.	4 "	
*Ryan, Ann	1856	11	Fever & spasms at 3 y.		Maine.	7 "	
+Ryan, Jeremiah	1881	8	Scarlet fcv. at 1 y. 6 m.		Vermont.	2 "	
Ryan, John	1865	11	" 4 years.		Rhode Island.	1½ "	
Ryan, Lurana	1853	14	Congenital.		New Hamp's.	5 "	
*Ryan, William	1848	12	Congenital.		Vermont.	6 "	
Sackett, Charles E.	1865	13	Scarlet fever at 2 yrs.		Maine.	5 "	
Sackett, Lucy M.	1846	8	Congenital.		Connecticut.	4 "	
Safford, Mellen F.	1852	14	Canker rash in infcy.		Massachus'ts.	6 "	Married a deaf-mute.
*Sage, Julia A.	1835	12	Dis. in head in infcy.		Maine.	6 "	Married a deaf-mute.
Sage, Richard H.	1825	14	Illness at 1 year.		Connecticut.	5 "	Blacksmith; married a deaf-mute
Sage, Rosa Estella	1875	16	Scarlet fever at 4 yrs.		Massachus'ts.	4 "	Seamstress.
Saleski, Anton	1878	10	Congenital.	1 sister.	Connecticut.	7 "	Clerk.

# LIST OF PUPILS. — CONTINUED.

NAME.	RESIDENCE.	Time of Adm.	Cause of Deafness.	Deaf and Dumb Relatives.	How Supported.	Time under Instruc.	REMARKS.
Sanborn, Frances	Tunbridge, Vt.	1854 18	Scarlet fever at 5 yrs.		Friends.	6 mo	
Sanborn, Hester E.	East Wilton, Me.	1867 14	Cr'p & ul. in h'd at 8m.		Maine.	6 yrs.	
Sanborn, Warren	Palermo, Me.	1880 9	Scarlet fever at 3 yrs.		"	6 "	
Sanders, Clara L.	Bethel, Vt.	1864 15	Scarlet fever at 3 yrs.		Vermont.	1 "	Married a deaf-mute.
Sanford, William S.	Cornwallis, N. S.	1841 17	Congenital.		Friends.	5 "	Twice married deaf-mutes.
*Sanger, Levi H.	Westborough, Mass.	1836 20	"	1 brother.	Massachus'ts.	2 "	
"	"	1836 15	"	"	"	4 "	Farmer; married a deaf-mute.
Sanger, Joseph O.	Concord, N. H.	1867 12	Unknown.		New Hamp's.	6 "	Married a deaf-mute.
Sargent, Lizzie M.	Salem, Mass.	1866 17	Congenital.		Massachus'ts.	1 "	Married a deaf-mute.
Saul, Willie H.	Walpole, Mass.	1844 9	"		"	6½ "	
*Saunders, Martha M.	Pittsboro, Pa.	1883 18	A fall in infancy.		Friends.	2 "	Farmer.
Sawhill, Elizabeth J.	Sidney, Me.	1850 16	Congenital.		Maine.	5 "	
Sawtelle, Madison P.	West Buxton, Me.	1870 9	Whoop. c'h in infcy.	2 u. 5 c. 8 sec. c.	"	7 "	
Sawyer, Charles J.	Boston, Mass.	1874 16	Dropsy on br'n in inf.	2 sec. cousins.	Massachus'ts.	5 "	Previously at Clarke Inst.
Sawyer, Fannie L.	Plymouth, Vt.	1828 19	Spotted fever at 1 yr.		Vermont.	4 "	Shoemaker; married.
Sawyer, Paul	Waterbury, Conn.	1861 10	Measles at 2 years.		Connecticut.	7 "	Burnisher; married a deaf-mute.
Saxe, Charles F.	New Haven, Conn.	1858 14	"		Friends.	4 "	
Schmahl, Emilie	Broad Brook, Conn.	1877 7	Typhoid fever at 3 y.		Connecticut.	8 "	
Schortman, Pauline	"	1873 9	Congenital. [13 mo.	1 brother.	"	7 "	Weaver.
Schortman, Richard	Augusta, Me.	1873 10	Fell into hot water at 1	1 sister.	"	7 "	Weaver.
Scoles, Rachel A.	"	1864 9	Scarlet fever at 2 yrs.	1 brother.	Maine.	6 "	Married a deaf-mute.
Scoles, William M.	"	1863 10	Convulsions at 2 yrs.	1 sister.	"	7 "	
*Scott, Anna L.	Sangate, Vt.	1827 15	Illness.		Vermont.	9 mo.	
*Scott, Rufus	Gill, Mass.	1819 32	Congenital.	1 brother.	Friends.	2 yrs.	Mechanic; twice married.
*Scovel, Franklin	Orwell, Vt.	1818 19	"	1 sis. 1 un. 6 co.	"	4 "	Peddler; married a deaf-mute.
Scovel, Harriet E.	Cornwall, Conn.	1818 14	"	Fa. 4 br. 1 s. 1 co.	Connecticut.	4½ "	
*Scovel, Olive	"	1838 15	"	"	"	5 "	Married a deaf-mute.
Scovel, Stephen	"	1838 25	"	Fa. 3 b. 2 s. 1 co.	"	3 "	Farmer.
Seaman, Mortimer	W. Plymouth Hill, Conn.	1866 11	Typh. & bil. fev. at 10 y.		"	7 "	Polisher; married a deaf-mute.
†Scars, Walter H.	Dalton, Mass.	1881 8	Scarlet fever at 3 yrs.		Massachus'ts.	8 "	Married a deaf-mute.
Seavens, Clara E.	Weston, "	1852 11	Scarlet fever at 2½ yrs.	1 cousin.	"	7 "	Married a deaf-mute.
Sealey, Minnie B.	Houlton, Me.	1873 11	Cold at 4 years.		Maine.	3 "	
Seiders, David M.	Waldoboro, "	1868 16	Congenital.		"	8 "	



Seiders, Emma J.	Waldoboro, Me.	1858	9	Congenital.	1 s. 1 b. 1 u. 1 co.	Maine.	4 yrs.
Seiders, Luella	" "	1855	10	"	"	"	6 "
Sekell, Mercy A.	Taunton, Mass.	1858	8			Massachus'ts.	4 mo.
Selden, Silence	Hartland, Conn.	1818	29	Lost hearing in infancy		Friends.	3 yrs.
Selleck, Anna E.	" "	1880	13	Fall at 5 years.		Connecticut.	2 "
Selleck, Augustus	Groenwich, "	1849	9	Congenital.		"	2 mo.
*Shackford, Thomas	Boston, Mass.	1829	13	"		Massachus'ts.	5 yrs.
Shackley, Albert S.	North Berwick, Me.	1855	13	Measles at 1 year.		Maine.	5 "
*Sharp, Ann	Boston, Mass.	1824	11	Illness at 2 years.		Friends.	6 "
Sharts, Herman H.	Hudson, N. Y.	1865	12	Fall at 1 year.		"	3 "
*Shaw, Arad K.	Bradford, Vt.	1838	13	Spotted fever at 10 m.		Vermont.	5 mo.
†Shaw, Willie E.	Boston, Mass.	1884	15	Spinal meningitis at 5 y	1 brother.	Me. and Mass.	Previously at Portland Day School 5 y.
Shea, Daniel	Rockland, "	1877	9	Congenital.	1 "	Massachus'ts.	Shoe-stitcher.
Shea, John	" "	1878	8	"		"	"
Shea, John	Holyoke, "	1876	15	Unknown.		"	1 "
Sheehan, Thomas Jr.	Whitinsville, "	1881	12	Congenital.		"	4 "
Sheldon, Sophronia	Ludlow, "	1825	18	Whooping cough at 1 y.		"	4 "
Shepard, Edward W.	Salem, "	1832	12	Fever in infancy.		Friends.	6 "
Sherman, Louis	Hingham, "	1852	17	Illness in childhood.		Massachus'ts.	7 mo.
Sherman, Randilla	Lisbon, N. H.	1847	19	Fever at 2 years.		New Hamp'e.	5 yrs.
Sherman, Retta B.	Colchester, Conn.	1884	14	Whoop. cough at 6 m.		Connecticut.	2 "
*Sherman, Reuben S.	Dover, Vt.	1826	18	Spotted fever at 5 m.		Vermont.	2 "
Shiatte, Frederic P.	Manchester, N. H.	1878	9	Scarlet fever at 4 yrs.		New Hamp'e.	7 "
Shippee, John Henry	No Foster, R. I.	1870	18	Congenital.		Rhode Island.	2 "
Shirley, Bertha S.	Norwich, Conn.	1879	8	Spinal men'gitis at 9 m.		Friends.	4 "
*Sholar, Joseph	Palmer, Mass.	1869	11	Unknown.		Massachus'ts.	6 "
†Simonds, Adelbert J.	South Strafford, Vt.	1880	8	Scarlet fever at 1½ yrs.		Vermont.	5 "
Simmons, Cynthia M.	Hope Village, R. I.	1879	9	Scarlet fever at 9 mos.		Rhode Island.	5½ "
Simmons, Willie	Lancaster, N. H.	1873	9	Congenital.		New Hamp'e.	5 "
Simons, Henry	Southbury, Conn.	1844	12	"		Connecticut.	9 "
Simpson, George A.	Hartford, "	1868	10	Scrofula in infancy.		"	Shoemaker; married a deaf-mute.
Skellay, Edwin James	Rochester, N. H.	1867	13	Typhoid fever at 3 yrs.		New Hamp'e.	Blacksmith.
Skiff, Alice M.	No. Tisbury, Mass.	1873	15	Congenital.		Massachus'ts.	4 "
*Skillin, Frank E.	Portland, Me.	1869	13	Measles at 2 yrs.	2 bros. and 1 sis.	Maine.	7 "
Skillin, Frederic G.	Boston, Mass.	1878	13	Scrofula at 1½ yrs.	"	Massachus'ts.	7 "
Skillin, Henry H.	Portland, Me.	1869	15	Measles at 2½ yrs.	"	Maine.	6 "
Skinner, John	Pomfret, Conn.	1841	12	Congenital.	1 uncle.	Connecticut.	7 "
Skinner, Sherman	Johnston, Ohio.	1830	17	"		Friends.	2½ "
Slate, Charles D.	Windsor Locks, Conn.	1855	8	"		Connecticut.	8 "
							Machinist; married a deaf-mute.



# LIST OF PUPILS. — CONTINUED.

NAME.	RESIDENCE.	Time of Adm.	Cause of Deafness.	Deaf and Dumb Relatives.	How Supported.	Time under Instruc.	REMARKS.
*Slattery, Patrick	Boston, Mass.	1862	9 Congenital.		Massachusetts.	6 yrs.	
Slauter, Hiram F.	W. Stockbridge, "	1844 13	Measles at 2 yrs.	1 sis. and 1 bro.	"	5 "	
*Sloan, Drusilla J.	Pendleton, S. C.	1845 11	Congenital.	"	So. Carolina.	4 1/2 "	
*Sloan, Ellen T.	"	1845 13	"	2 sisters.	"	4 1/2 "	
*Sloan, Robert H.	"	1848 10	"	3 sis. and 1 bro.	Rhode Island.	3 "	Married a deaf-mute.
*Slocum, Abigail	Portsmouth, R. I.	1845 25	"	"	"	2 "	
Slocum, Mary E.	"	1845 13	"	2 brothers.	"	6 "	
Slocum, Patience E.	Valley Falls, "	1854 11	"	4 sisters.	"	2 "	Baker; married a deaf-mute.
Slocum, Peleg	Portsmouth, "	1845 20	"	1 bro. and 1 sis.	"	5 1/2 "	Wool-picker.
Slocum, William F.	Valley Falls, "	1852 10	"		"	5 "	
*Sloot, James	Vassalboro', Me.	1842 17	Ulcers in head at 1 y.	1 sis. & 7 oth. rel.	Maine.	6 "	Married a deaf-mute; Supervisor Am. [Asylum.
Small, Albert A.	West Danville, "	1863 18	Congenital.		"	5 "	Farmer.
Small, Ashley B.	Bowdoinham, "	1860 11	"	3 brothers.	Vermont.	2 1/2 "	Farmer.
*Small, Edward L.	Hartland, Vt.	1854 13	"	4 "	"	7 "	
Small, Edwin W.	"	1873 14	"		Mass. & F'ds.	8 "	
*Small, Elizabeth F.	Truro, Mass.	1857 11	Scarlet fever at 9 mo.	1 bro. & 7 rel.	Maine.	3 "	
*Small, Frances E.	West Danville, Me.	1863 23	Congenital.	3 brothers.	Vermont.	6 "	Mill operative.
Small, George B.	Hartland, Vt.	1865 12	"	4 brothers.	Maine.	6 "	Laster; married a deaf-mute.
Small, Marshall H.	Bowdoinham, Me.	1860 12	Brain fever at 1 1/2 yrs.	3 "	Vermont.	6 "	Weaver; married a deaf-mute.
Small, Simeon B.	Hartland, Vt.	1873 11	Congenital.		"	6 "	Farmer.
Small, Walter R.	"	1862 11	"		"	6 "	
†Smart, Carrie	West Athens, Me.	1880 9	"		Maine.		
*Smart, Samuel	Campton, N. H.	1841 14	Illness at 1 year.	3 bros. and 1 sis.	New Hamp'e.	4 "	
Smith, Almos	New Boston, "	1850 12	Congenital.		"	5 "	Farmer; married a deaf-mute.
*Smith, Amos	Cambridgeport, Mass.	1841	9 Scarlet fever at 7 yrs.		Massachusetts.	6 "	Clerk; married a deaf-mute.
Smith, Artemas	Wilmington, Vt.	1840 17	Fever at 8 mos.		Vermont.	3 "	Married a deaf-mute.
Smith, Caroline A.	Salem, Mass.	1834 12	Ulc. in h'd in infancy.	3 bros. and 1 sis.	Massachusetts.	5 "	
*Smith, Charles B.	New Boston, N. H.	1842 15	Congenital.		New Hamp'e.	5 "	[deaf-mute.
*Smith, Colonel	Burlington, Conn.	1819 22	Illness at 1 1/2 years.	2 bros. and 1 sis.	Friends.	6 "	First teacher of mutes in Ohio; mar. a
*Smith, Consider	Hawley, Mass.	1825 16	Congenital.	"	Massachusetts.	4 "	Farmer; married.
*Smith, Elihu	"	1822 17	"		"	5 "	"
†Smith, Ernest	West Stafford, Conn.	1886 7	Scarlet fever at 2 yrs.	1 s. 2 a. & o. rel.	Connecticut.		
Smith, Freeman N.	Chilmark, Mass.	1861 12	Congenital.		Massachusetts.	6 "	Fisherman; married a deaf-mute.

Smith, Frederick F.	Fall River, Mass.	1874 10	Meningitis at 9 years.			Massachus'ts.	2 yrs.	Cabinet-maker; married a deaf-mute.
Smith, George	Springfield, "	1864 17	Brain fever at 8 years.	1 bro. and 2 chil.		"	4 "	"
Smith, Hannah	New Sharon, Me.	1842 33	Congenital.			Herself.	1 "	Married a deaf-mute.
† Smith, Harriet E.	Waterbury, Conn.	1883 12	Scarlet fever at 4 years.	3 bros. and 1 sis.		Connecticut.	5 "	"
Smith, Ivers	New Boston, N. H.	1845 12	Congenital.			New Hamp'te.	1 "	"
• Smith, Joseph P. E.	Exeter, Me.	1873 13	Sickness.	1 sis. and 1 son.		Maine.	4 "	Married a deaf-mute.
* Smith, Mary	Chilmark, Mass.	1825 14	Congenital.			Massachus'ts.	3 "	"
Smith, Mary	Cavendish, Vt.	1876 17	"			Vermont.	2½ "	Connecticut.
* Smith, Mary E.	East Lyme, "	1855 15	"			"	9 "	"
Smith, Mary J.	East Hartford, "	1865 8	"			"	6 "	"
* Smith, Nathan A.	Milford, "	1844 12	"			Massachus'ts.	8 "	Married.
Smith, Orlando A.	Roxbury, Mass.	1863 10	"	3 cous. & 2 oth. r.		"	5½ "	Seamstress.
Smith, Sally	Chilmark, "	1825 29	"	1 sis. & oth. rel.		New Hamp'te.	5 "	Married a deaf-mute.
Smith, Sarah	New Boston, N. H.	1845 10	"	4 brothers.		Massachus'ts.	5 "	Married a deaf-mute.
Smith, Sophia	Wesfield, Mass.	1825 21	Illness at 5 years.	3 bros. and 1 sis.		New Hamp'te.	4½ "	Married a deaf-mute.
* Smith, Thomas	New Boston, N. H.	1837 16	Congenital.	2 "	1 "	Massachus'ts.	4 "	Mechanic; married.
Smith, William S.	Hawley, Mass.	1825 15	"	1 sister.		Friends.	2 "	Twice married to deaf-mutes.
Smithson, William	Port Deposit, Md.	1836 16	"			Rhode Island.	8 "	Married a deaf-mute.
Smyth, Emma M.	Newport, R. I.	1857 9	"			New Hamp'te.	3 "	Married a deaf-mute.
Snow, Dolly A.	Winchester, N. H.	1827 21	Spotted fever at 3 yrs.			Connecticut.	6 "	Married a deaf-mute.
† Snyder, Lawrence M.	New Haven, Conn.	1878 8	Spinal meningitis at 3y.	2 bros. & 1 cous.		Massachus'ts.	6 "	Married a deaf-mute.
* Somes, Harriet J.	Lowell, Mass.	1859 9	Ulcers in head at 1 yr.	1 s. 1 br. & 1 cos.		"	7 "	Pattern-maker.
Soper, Ellen J.	"	1866 9	Congenital.	1 b. 1 s. & 1 cos.		"	7 "	Shuttle-maker.
Soper, Isaac N.	"	1861 10	"			Friends.	1 "	"
Soper, Joseph W.	"	1868 11	"			Massachus'ts.	4½ "	Married a deaf-mute.
Southwick, Henry	Newport, R. I.	1845 16	"	1 niece.		Connecticut.	4 "	Married a deaf-mute.
Southwick, Samuel S.	Salem, Mass.	1843 13	"			Massachus'ts.	4 "	Mechanic; married.
* Southworth, James	Saybrook, Conn.	1818 12	"			"	8 "	Farmer; married a deaf-mute.
† Sparks, Maybel B.	New Haven, "	1881 8	Scarlet fever at 11 mos.			Vermont.	2 mo.	Died November, 1878.
Sparrow, Wilber N.	Eastham, Mass.	1864 11	"	5 yrs.		Maine.	6 yrs.	"
* Spaulding, Julia E.	Cavendish, Vt.	1878	Congenital.	1 brother.		Massachus'ts.	2½ "	"
Spear, Annie A.	Belfast, Me.	1873 11	Slow fever at 1 year.	1 sister.		"	3 "	"
Spear, Charles F.	"	1878 8	Congenital.			Massachus'ts.	9 "	Married a deaf-mute.
* Spear, Sarah A.	Randolph, Mass.	1843 12	"	1 brother.		Connecticut.	5 "	"
Spencer, Anstrus R.	Southbridge, "	1857 19	"			Massachus'ts.	8 "	Teacher.
Spencer, Edwin Lee	Seymour, Conn.	1870 9	"			Connecticut.	7 "	"
* Spillane, Mary	East Boston, Mass.	1865 14	Brain fever at 3 years.			Massachus'ts.	5 "	"
* Splain, Mary	Portland, Coun.	1856 8	Measles at 6 mo. lyrs.			Connecticut.	8 "	"
Spofford, Fisher A.	Bucksport, Me.	1819 11	Influa'n on brain at 2½			Mass. and f'ds.	7 "	"

# LIST OF PUPILS. — (CONTINUED.)

NAME.	RESIDENCE.	Time of Adm.	Cause of Deafness.	Deaf and Dumb Relatives.	How Supported.	Time under Instruc.	REMARKS.
*Sprague, John G.	Toronto, C. W.	1850 9	Scarlet fever at 3 yrs.		Friends.	4½ yrs.	
*Springs, Richard C.	York District, S. C.	1831 25	Congenital.		"	2 "	Teacher; married a deaf-mute.
*Standley, Eliza	Steuken, Me.	1850 22	"		Maine.	2 "	"
*Stanley, Don Alonzo	Berlin, Conn.	1817 10	Spotted fever at 11 m.		Connecticut.	5 "	"
*Stansell, Ellen	Barnwell, S. C.	1846 11	Congenital.		So. Carolina.	5 "	"
*Staples, Ebenezer E.	Taunton, Mass.	1868 11	"		Massachus'ts.	4½ "	"
*Staples, Francis M.	Swanville, Me.	1847 13	"		Maine.	5 "	Bootmaker; married a deaf-mute.
*Starr, Jason	Catskill, N. Y.	1817 23	Illness at 2 years.		Friends.	4 "	Married a deaf-mute.
*Starret, Elias A.	Burnham, Me.	1868 11	Congenital.		Maine.	6 "	Brakeman.
*Stearns, Chester R.	Bradford, "	1840 13	"	1 sister.	"	5 "	Shoemaker.
*Stearns, Perley A.	Wilton, N. H.	1886 14	"		New Ham'pe.	5 "	Married a deaf-mute.
*Stearns, Ruth J.	Bradford, Me.	1840 15	Congenital.	1 brother.	Maine.	5 "	"
*Stebbins, Helen M.	Deerfield, Mass.	1845 10	Drop'y in head at 20 m.	2 sec. cousins.	Massachus'ts.	6 "	"
*Stebbins, Polly	"	1817 24	Congenital.	1 b. 1 s. & a 2d c.	Friends.	5 "	"
*Stebbins, Roland	"	1817 22	"	2 sis. & a 2d cos.	"	4 "	"
*Steele, William	Thompsonville, Conn.	1848 11	Fall at 6 months.		Connecticut.	5 "	"
*Steele, Charles H.	Gloucester, R. I.	1846 15	Scarlet fever at 6½ yrs.		Rhode Island.	4 "	Stone-cutter; married a deaf-mute.
*Stetson, Daniel	Salem, Mass.	1825 19	Illness.		Massachus'ts.	4 "	"
*Stetson, Maybelle H.	Marlboro, "	1881 8	Congenital.		Conn. & Mass.	4 "	"
*Stevens, Charles	Westbrook, Me.	1842 22	Ulcers in head at 3 m.		Maine.	4 "	Cabinet-maker; married a deaf-mute.
*Stevens, Ephraim	Andover, Mass.	1825 17	Fever at 1½ years.		Massachus'ts.	5 "	Mechanic.
*Stevens, Ira B.	N. Haverhill, N. H.	1834 14	Inf'la'n in head at 5 yr.		New Ham'pe.	3½ "	"
*Stevens, Lizzie A.	Gardner, Mass.	1868 11	Spin'mening'itis at 7 y.		Massachus'ts.	6 "	Married a deaf-mute.
*Stevens, Mary Alice	Gloucester, Mass.	1867 10	Fever at 2½ years.		Fr'ds & Mass.	10 "	"
*Stevens, William	Stonington, Conn.	1867 10	Cold at 6 years.		Connecticut.	6 "	"
*Stevenson, Eliza M.	Newburgh, Me.	1847 11	Ulcers in ears at 2½ y.		Maine.	5 "	Married a deaf-mute.
*Stevenson, Mary J.	Swansey, N. H.	1850 9	Congenital.	1 sister.	New Ham'pe.	2½ "	"
*Stevenson, Sarah B.	"	1850 14	"	1 "	"	4½ "	"
*Steward, Pembroke S.	St. Albans, Me.	1850 12	Ulcers in head at 1 m.		Maine.	3 mo.	Currier; married a deaf-mute.
*Stickney, Israel	Athens, Vt.	1831 15	Congenital.	1 sister.	Vermont.	6½ "	"
*Stickney, Mercy	"	1829 16	"	1 brother.	"	4 yrs.	Hostler.
*Stillman, Henry D.	Cumberland, R. I.	1861 12	Sores in head at 4 mo.		Friends.	6 "	"
*Stilphen, Joseph D.	North Conway, N. H.	1855 10	Cold or fall at 1½ yrs.		New Ham'pe.	6 "	"



St. Jean, Arthur	Fall River, Mass.	1880	8	Scarlet fever at 3 yrs.	Massachus'ts.	4 yrs.
Stoddard, James M.	Boston, "	1866	9	Scarlet fever at 2½ yrs.	"	2 mo
Stoffel, Anna M.	New Haven, Conn.	1859	11	Measles at 6 months.	Connecticut.	6 yrs.
Stone, Ann R.	Oakham, Mass.	1838	19	Ulcers in head in infan	Massachus'ts.	5 " Hair-braider.
Stone, Elizabeth D.	Dorchester, "	1825	14	Unknown.	"	" Married a deaf-mute.
*Stone, Ira	Limington, Me.	1823	20	"	Friends.	5½ " "
Stone, Sally E.	Natick, Mass.	1865	10	Scarlet fever at 1½ yrs.	Massachus'ts.	1 " "
Storrs, Sarah W.	Springfield, Mass.	1844	11	Whoop, cough at 1 y.	"	8 " Teacher.
Story, Ida W.	Essex, "	1875	15	Scarlet fever at 2½ yrs.	"	4 " "
Stover, Fred. H.	West Appleton, Me.	1874	10	Congenital.	Maine.	7 " "
Stover, Martha A.	Appleton, "	1853	15	Illness at 6 months.	"	6 " Married a deaf-mute.
Stratton, William	Ridge, N. H.	1847	15	Congenital.	New Hamp'e.	4 " "
Street, Katharine L.	St. John, N. B.	1853	13	"	Friends.	3 " "
Sreeter, Fanny	Wrentham, Mass.	1825	15	Infl'n in head at 2 yrs.	Massachus'ts.	5½ " Married a deaf-mute.
Sreeter, Frank	Northfield, "	1869	9	Cold in infancy.	"	4 " "
*Strickland, Almira	Salem, Conn.	1828	20	Congenital.	Connecticut.	4 " Married a deaf-mute.
*Strickland, Laban	"	1821	19	"	"	2 " Farmer.
Strong, Asabel	W. Stockbridge, Mass.	1834	12	Dropsy in head at 1½ y.	Massachus'ts.	5 " Mechanic; married.
Strong, Charles W.	Rutland, Vt.	1849	10	Measles at 1½ years.	Friends.	2½ " Clerk in U. S. Treas.; married a deaf-
*Strong, Lavinia	Berlin, "	1826	16	Congenital.	Vermont.	3 " "
*Strong, Sally	Tolland, Conn.	1830	20	"	Connecticut	4 " "
Strout, George E.	Bangor, Me.	1870	6½	"	Maine.	9 " "
Stuart, Harnet N.	Wells, "	1867	12	"	"	5 " "
Stuart, Jane	Philadelphia, Penn.	1818	21	Congenital.	Friends.	1½ " "
Stuart, Nellie F.	Rockport, Mass.	1871	10	Scarlet fever at 6 yrs.	Massachus'ts.	5 " "
*Stuart, Samuel	Philadelphia, Penn.	1818	15	Congenital.	Friends.	5 " "
Subbs, Eliza A. K.	Wellsfleet, Mass.	1831	11	"	Massachus'ts.	4 " Married a deaf-mute.
*Sturges, Sarah A.	Fairfield, Conn.	1827	12	"	Friends.	4 " "
Syer, Emma L.	Philadelphia, Penn.	1876	17	Gather'g in ears, 5 yrs.	"	1 " "
†Sullivan, Bessie	Cambridgeport, Mass.	1883	7	Congenital.	Massachus'ts.	"
†Sullivan, Honora	"	1879	9	"	"	"
†Sullivan, James C.	Weston, "	1880	13	"	"	1 " "
Sullivan, Johanna	Fall River, "	1873	22	"	"	"
†Sullivan, Nellie	Cambridgeport, "	1886	7	"	"	"
*Sullivan, Margaret	Charleston, S. C.	1839	12	Unknown.	So. Carolina.	8 " "
Sullivan, Patrick	N. Providence, R. I.	1858	11	Congenital.	Rhode Island.	5 " "
Sullivan, Patrick J.	Boston, Mass.	1860	15	"	Massachus'ts.	7 " "
Sullivan, Roger	Manchester, N. H.	1877	13	"	New Hamp'e.	6 " "
Sullivan, Timothy	Boston, Mass.	1873	9	Fall at 6 yrs.	Massachus'ts.	3½ " "



# LIST OF PUPILS. — CONTINUED.

NAME.	RESIDENCE.	Time of Adm.	Cause of Deafness.	Deaf and Dumb Relatives.	How Supported.	Time under Instruc.	REMARKS.
Sunderland, George O.	East Greenwich, R. I.	1859	9 Brain fever at 6 mos.	Parents, 1 b. 1 s.	Rhode Island.	5 yrs.	
Swett, Charlotte E.	North Branch, N. H.	1872	11 Sores in head at 7 mo.	" "	New Hamp'e.	6 "	Married a deaf-mute.
Swett, Margaret S.	" "	1875	9 Congenital.	" " 2 sis.	" "	4 "	
Swett, Mitchell	" "	1873	11 "	" "	" "	5 "	Farmer.
Swett, Persis H.	Henniker,	1863	11 Measles at 2 yrs.	" "	" "	7 "	Married a deaf-mute; teacher.
Swett, Thomas B.	" "	1837	15 Congenital.	3 ch. & other rel.	" "	4 "	Farmer and mech.; mar. a deaf-mute.
*Swett, William B.	" "	1839	14 "	1 daughter.	" "	3 "	" "
Swift, Mary E.	Sandwich, Mass.	1850	12 Spasmodic cough at 15 mos.		Massachus'ts.	5 "	Married a deaf-mute.
*Swift, Susan	Washington, N. Y.	1826	9 Illness at 2 years.		Friends.	4 "	
Sykes, John C.	Blackstone, Mass.	1856	9 Congenital.		Massachus'ts.	7 "	
*Taber, Abigail H.	Roxbury,	1826	14 Lost hearing at 2 yrs.		" "	5½ "	
*Taft, Marion L.	Worcester,	1864	8 Scarlet fever at 5 yrs.		" "	9 "	
*Taft, Otis M.	Pittsford, Vt.	1849	12 Unknown.		Vermont.	1¼ "	
*Taft, Ursula A.	Upton, Mass.	1832	14 Ulcers in infancy.		Massachus'ts.	5 "	
Taintor, Sophia	Champion, N. Y.	1830	22 Disease in head at 3 yrs.		Friends.	3 "	
Talbot, Nelson	North Hadley, Mass.	1855	10 Scarlet fever at 5 yrs.		Massachus'ts.	5 "	
Talcott, Lillia M.	Bolton, Conn.	1866	14 Whoop. cough, 1½ yrs.		Connecticut.	7 "	Married a deaf-mute.
Talcoth, Prudence E.	Glastonbury,	1852	10 Uncertain.		" "	8 "	" "
Tallmadge, Henry L.	New Canaan,	1856	13 Whoop. cough in infan.		Rhode Island.	6 "	Sash and blind maker; mar. deaf-mute.
*Tanner, Mercy E.	Warwick, R. I.	1847	9 Rickets at 2 years.		Massachus'ts.	5 "	Married a deaf-mute.
*Tanner, William A.	Manchester,	1847	9 Scarlet fever at 3½ yrs.		Rhode Island.	2 "	
Tappan, Israel F.	Providence, R. I.	1837	13 Congenital.		Friends.	1 "	
*Tasker, Frank C.	Troy, N. Y.	1860	11 Congenital.		Rhode Island.	6 "	
Tator, Charles H.	Troy, N. Y.	1856	19 Scarlet fever at 2 yrs.		Friends.	1 "	
Taylor, Anna R.	Danbury, N. H.	1851	13 Cold at 11 mos.	mother & 1 bro.	New Hamp'e.	1 "	
Taylor, Asa F.	Dalton,	1841	22 Congenital.		" "	3 mo.	
Taylor, Dana B.	Saco, Me.	1878	12 "		Maine.	7 yrs.	Farmer.
Taylor, Elphalel	Alstead, N. H.	1836	23 Illness at 2 years.		New Hamp'e.	3 "	
Taylor, Edward T.	Mocklenburg, Va.	1826	11 Lost hearing at 8 mos.		Friends.	2½ "	
Taylor, Florence A.	East Orleans, Mass.	1871	10 Congenital.		Massachus'ts.	6 "	
*Taylor, Linda	Andover, Vt.	1837	23 Spotted fever at 1½ yrs.		Vermont.	4 "	Married a deaf-mute.
Taylor, Rowland	Berlin, Vt.	1826	29 Congenital.	1 brother.	Friends.	3 "	Farmer.
Taylor, Sarah	Cambridge, Mass.	1860	16 "		Massachus'ts.	5 "	

Teale, Sarah F.	Somerville, Mass.	1862 10	Disc. of cannon at 2 y.			6 yrs.	
Templeton, Hiram	Montpelier, Vt.	1817 16	Illness at 1 year.			3 1/2 "	Farmer; married.
*Taney, Jacob T.	Groton, N. H.	1822 18	Congenital.	1 sister.	New Hamp'te.	3 "	
Terry, Marion S.	Randolph, Vt.	1860 13	Ulcers in head at 2 y.	1 cousin.	Vermont.	6 "	Married a deaf-mute.
Thayer, Eneline	Warren, "	1859 16	Scarlet fever at 18 mo.		"	7 "	
*Thayer, Henry E.	Hartland 4 Cor., Vt.	1879 9	Sickness at 6 mos.		Massachus'ts.	6 "	
Thayer, Philander	Sandisfield, Mass.	1844 16	Ulcers in head at 9 m.		Maine.	2 "	
Thomas, Abial W.	Brownfield, Me.	1851 22	Congenital.	1 sister.	Massachus'ts.	4 "	
*Thomas, Andrew	Middleboro', Mass.	1831 19	"	1 bro. and 1 sis.	Maine.	3 "	Married.
*Thomas, Elisha	Hartford, Me.	1842 21	"		Massachus'ts.	5 "	
Thomas, Frances E.	Athens, Ga.	1821 8	"		Friends.	6 "	
Thomas, Harriet A.	New Bedford, Mass.	1859 13	Measles at 18 mos.		Massachus'ts.	5 "	
Thomas, Robert M.	Oakville, C. W.	1857 11	Congenital.		Friends.	6 "	
Thomas, Sarah A.	Hartford, Conn.	1836 11	Dropsy in head at 1 y.		Connecticut.	5 "	
Thompson, Frank B.	Newark, N. J.	1863 12	Congenital.		Friends.	2 "	
Thompson, George W.	West Bloomfield, N. Y.	1829 15	Illness in infancy.		"	3 1/2 "	Farmer.
*Thompson, Joseph W.	Brunswick, Ga.	1842 12	Scarlet fever at 4 yrs.		Georgia.	6 "	Mechanic; married a deaf-mute.
*Thompson, Sam'l W.	Chepachet, R. I.	1847 10	Brain fever at 10 mos.		Rhode Island.	6 "	
Thresher, Julius	Lowell, Mass.	1837 12	Illness at 8 months.	1 sec. cousin.	Vt. & Mass.	5 "	Clerk.
*Tibbits, Frank	Brewer, Me.	1872 12	Scofula.		Maine.	1 "	
Tiernen, John	New Haven, Conn.	1879 8	Sickness at 1 1/2 years.		Connecticut.	2 "	
*Tift, Lucius	Groton, Conn.	1824 11	Congenital.		Friends.	4 "	Mechanic.
*Tilden, Edward	Fairlee, Vt.	1838 16	Scarlet fever in infcy.	2 bro. and 5 child.	Vermont.	4 "	Married.
Tilden, Deidamia D.	Chilmark, Mass.	1832 14	Congenital.	2 sisters.	Massachus'ts.	5 "	Mill operative
Tilton, Ellen L.	Cheshire, "	1864 12	Lung fever.	2 "	"	6 "	Mill operative.
Tilton, Emma J.	"	1869 12	Sores in head at 6 mo.	"	"	6 "	Mill operative.
Tilton, Eva Belle	"	1874 10	Whoop, cough at 8 m.	1 bro. and 1 sis.	"	4 "	Farmer; married a deaf-mute.
Tilton, Franklin	Chilmark, "	1841 16	Congenital.	1 "	"	4 "	"
*Tilton, Zeno	"	1841 19	"	1 "	"	4 "	"
*Timberlake, Hiram	Livermore, Me.	1847 11	Scarlet fever at 3 yrs.		Maine.	4 3/8 "	Married a deaf-mute.
*Tinkham, Jacob	Plymouth, Mass.	1825 21	Congenital.		Massachus'ts.	4 "	Mechanic; married a deaf-mute.
Tiplady, Thomas T.	Salem, "	1828 13	Unknown.	Several cousins.	"	6 "	Mechanic.
Turrell, Geo. A.	Weymouth, "	1851 9	Congenital.		"	6 "	Married a deaf-mute.
*Tisdale, Jennie M.	No Bridgewater, Mass.	1866 8	Canker rash at 3 yrs.	1 bro. and 3 sis.	Maine.	5 "	Mechanic; married a deaf-mute.
Titcomb, Augustus	Cumberland, Me.	1840 16	Congenital.	2 "	"	4 "	Married a deaf-mute.
Titcomb, Nancy	"	1829 14	"	2 "	"	4 1/2 "	"
Titcomb, Sophronia	"	1829 12	"	2 "	"	6 3/8 "	"
Tomlinson, William	Watertown, Conn.	1850 11	Scarlet fever at 3 yrs.		Connecticut.	6 "	Joiner.
Tomson, Mira E.	Pelham, Mass.	1848 12	Congenital.		Massachus'ts.	6 "	

# LIST OF PUPILS — CONTINUED.

NAME.	RESIDENCE.	Time of Adm.	Cause of Deafness.	Deaf and Dumb Relatives.	How Supported.	Time under Instruc.	REMARKS.
Torrey, Lizzie Waters	Deer Isle, Me.	1872 12	Measles at 2 years.		Maine.	7 yrs.	Married a deaf-mute.
Toutelott, Cyrus A.	Thompson, Conn.	1854 18	Scarlet fever at 4 y.		Connecticut.	6 "	Farmer; married a deaf-mute.
Town, Ada L.	Frankfield, Vt.	1855 11	Fall.		Vermont.	6 "	Married a deaf-mute.
*Town, Orris T.	Franklin, "	1847 23	Scarlet fever at 9 mo.		"	3 "	
Town, Sarah P.	West Rupert, Vt.	1874 11	Fits at 6 months.		"	1 "	
Towslee, Horace	Rupert, Vt.	1830 16	Inflam. in head at 2 y.	Aunt and 2 cons.	N. H. & F'ds.	4 "	Farmer; married.
Tracy, Elijah	Cornish, N. H.	1822 12	Congenital.		Rhode Island.	5 "	mechanic; twice married to deaf-
Trainer, Jolly	Providence, R. I.	1876 19	Whoop, cough at 18m.		Massachusetts.	5 "	Bell maker.
Trask, Eugene	Deerfield, Mass.	1849 10	Congenital.	1 brother.	"	6 "	Farmer; married a deaf-mute.
Trask, John	"	1859 11	"	1 "	"	5 "	"
*Trask, Peter	Whitefield, Me.	1831 17	Illness at 6 years.		Maine.	4 "	
*Treadway, Edwin	Sharon, Conn.	1828 19	Croup at 1 year.	1 second cousin.	Connecticut.	4 "	
Treat, Bertha H.	Frankfort, Me.	1868 12	Congenital.		Maine.	9 "	
Treat, Mary W.	Orange, Conn.	1833 12	"		Connecticut.	4 "	
Tripp, Benjamin	Alfred, Me.	1819 16	"	1 brother.	Maine.	4 mo.	
Tripp, Charles	Charleston, Vt.	1842 16	"	"	Vermont.	5 yrs.	
Tripp, Elizabeth R.	New Bedford, Mass.	1834 11	"	1 sister.	Massachusetts.	5 "	Married a deaf-mute.
*Tripp, Eunice	"	1832 14	"	1 "	"	4 "	
Tripp, George E.	Boston, Mass.	1880 17	Scarlet fever at 2½ y.		Friends.	4 mo.	Previously at Horace Mann School 10 y.
*Tripp, Jacob	Alfred, Me.	1819 19	Congenital.	1 brother.	Maine.	6 yrs.	
Tripp, Lyman E.	Charleston, Vt.	1848 14	"	1 "	Vermont.	5 "	Married a deaf-mute.
Truflant, Mary E.	Charlestown, Mass.	1836 10	"		Massachusetts.	5 "	"
Tuck, Louis C.	Beverly, Mass.	1862 11	Scarlet fever at 9 yrs.	1 cousin.	"	4 "	Teacher; married.
*Tucker, Guy	Barkhamsted, Conn.	1834 16	Congenital.	1 brother.	Conn. & F'ds.	4 "	
Tucker, Harriet N.	Milton, Mass.	1836 12	"		Massachusetts.	6 "	Married a deaf-mute.
Tufts, Alfred	BillERICA, "	1848 9	"		"	8 "	Farmer.
Tufts, Samuel A.	Malden, "	1865 9	"		"	10 "	Sash maker.
Tuller, Fanny A.	West Suffield, Conn.	1876 11	"		Connecticut.	10 "	
*Turberville, Geo. L.	Fairfax, Co., Va.	1818 20	Unknown.		Friends.	3 "	Married.
Turner, Job	Boston, Mass.	1833 12	Congenital.		Massachusetts.	6½ "	Clergyman; married a deaf-mute.
Turner, Lucy M.	So. Coventry, Conn.	1864 15	"	Parents.	Connecticut.	5 "	Married.
Turner, Plummer	Palermo, Me.	1836 14	Illness at 6 months.		Maine.	3½ "	Farmer.
Turner, Sarah A.	Clinton, Conn.	1841 24	Illness at 5 years.		Connecticut.	5 "	Married a deaf-mute.



Tuttle, Jacob E.	Antrim, N. H.	1860 9	Scarlet fever at 4 mo.	New Hamp's.	5 yrs.	
Twombly, Jno. Alb't	Kenduskeug, Me.	1870 18	Sores in head at 1 yr.	Maine.	4 "	Shoemaker.
Tyler, Marriette	Westford, Vt.	1840 14	Inflam. in head at 9 mo.	Vermont.	3 "	Married a deaf-mute.
Tyler, Royal C. N.	Killingworth, Conn.	1839 19	Fever at 6 years.	Connecticut.	5 "	Farmer; twice married to deaf-mutes.
Upton, Abbie D.	Bethel, Me.	1875 9	Congenital.	Maine.	9 "	Previously at Clarke Institute 1 year.
Van Houten, Jennie L.	Paterson, N. J.	1881 13	Scarlet fever at 3½ yr.	Friends.	4 "	
Varney, Fred. L.	"	1875 9	Congenital.	New Hamp's.	6 "	
† Varney, Fred. S.	"	1883 8	Spinal meningitis at 1½ yrs	"	5 "	Married a deaf-mute.
* Vaughan, Joseph	Strafford Corner, " N. H.	1874 12	Abscesses in head, 3 m.	Massachus'ts.	2½ "	
Verry, Alvin F. M.	Middleboro', Mass.	1825 22	Congenital.	"	6 "	
Verry, Walter S.	Fall River, "	1874 10	Cold at 3 mos.	"	7 "	
Vincent, Emma A.	East Greenwich, R. I.	1868 10	Scarlet fever at 11 mo.	Rhode Island.	7 "	
Wade, Patrick	Heath, Mass.	1863 15	Sores in head at 5 mo.	Massachus'ts.	5 "	Married a deaf-mute.
Wakefield, Ester	South Boston, "	1856 13	Sickness at 14 mos.	"	8 "	
Wakefield, Geo. W.	Gardiner, Me.	1848 11	Congenital.	Maine.	5 "	Married a deaf-mute; farmer.
* Wakefield, Hazeltine	Brownfield, "	1855 10	Fits.	"	6 "	"
* Wakefield, Helen	Gardiner, "	1820 25	Congenital.	"	5 "	"
Walbridge, Sarah L.	"	1848 14	"	Maine.	4 "	Married a deaf-mute.
* Walen, Ellen	Randolph, Vt.	1851 12	Scrofula at 1 year.	Vermont.	8 "	"
† Walker, Charles R.	Rockport, Mass.	1846 14	Congenital.	Massachus'ts.	6 "	
Walker, Freddie	Holyoke, "	1879 8	Cerebro-spinal meningitis	"	8 "	Printer.
* Walker, Susan F.	Norwich, Conn.	1864 9	Scarlet fever at 3 yrs.	Mass. and f'ds.	6 "	Three years at public school.
† Walls, Gratton P.	Medford, Mass.	1818 18	Lost hearing in infan.	Connecticut.	7 "	
Walsh, Kate	Rockland, "	1884 13	Unknown.	Mass. and f'ds.	4 "	Weaver.
Walsh, Margaret	Norwich, Conn.	1868 10	Congenital.	Connecticut.	6 "	Brass worker.
Walsh, Michael F.	Wolcott, "	1866 15	"	"	5 "	Married a deaf-mute.
Walworth, Mary A.	Canaan, N. H.	1879 10	Cerebro-spinal meningitis.	N. H. & F'ds.	4 "	Mechanic.
Ward, Estus	Belchertown, Mass.	1831 14	Disease in head at 4 yr.	Friends.	2½ "	Married a deaf-mute.
Ward, George P.	Crawford, Ala.	1828 15	Scarlet fever at 7 yrs.	Connecticut.	9 "	
Ward, Mary Jackson	Hartford, Conn.	1857 20	Dis. in head at 18 mo.	Vermont.	5 "	
Ward, Silas	Rutland, Vt.	1872 8	Congenital.	Massachus'ts.	6 "	Tinsmith; married a deaf-mute.
† Ward, Willie	Holyoke, Mass.	1842 15	"	"	8 "	Factory operative.
Wardman, Jabez	Andover, "	1878 8	Fits at 1½ years.	"	5 "	Married a deaf-mute.
Wardman, Samuel	"	1855 13	Small pox at 1½ yrs.	"	2½ "	
Wardman, Susanna	Ballardvale, "	1866 11	Congenital.	"	6 "	
* Ware, Ackley	"	1869	Slow fever at 1½ yrs.	"	8 "	
Warren, George F.	Middlefield, "	1825 16	Illness at 6 months.	"	5 "	
* Washburn, Seth C.	Standish, Me.	1851 10	Congenital.	Maine.	6 "	
	Randolph, Vt.	1826 14	Lost hearing at 1 yr.	Vermont.	2½ "	



# LIST OF PUPILS. — CONTINUED.

NAME.	RESIDENCE.	Time of Adm.	Cause of Deafness.	Deaf and Dumb Relatives.	How Supported.	Time under Instruct.	REMARKS.
Wass, Francis N.	Addison, Me.	1858 10	Scarlet fever at 1 ½ yrs.		Maine.	8 yrs.	
Waterbury, Albert	Darien, Conn.	1862 17	" " 5 "		"	1 "	
*Waterman, Andrew	Thompson, "	1829 22	Typhus fever at 1 yr.		"	3 "	Mechanic; married.
Waterman, Fred'k J.	Appleton, Me.	1844 15	Brain fever at 3 ½ yrs.		Maine.	4 "	
Waters, Otis	Leominster, Mass.	1817 26	Lost hearing at 5 yrs.		Friends.	2 "	
Waters, Warren L.	Hartford, Conn.	1865 12	Congenital.		Connecticut.	8 "	Draughtsman.
*Watson, Sarah Q	Warner, N. H.	1838 13	"		New Hamp's.	3 ½ "	
*Watson, Uriah	Lowell, Mass.	1840 18	Lost hear. in childh'd.	1 sister.	Massachus'ts.	2 "	Mechanic; married a deaf-mute.
Watson, Elizabeth A.	Rockville, Conn.	1847 14	Measles at 2 yrs.	1 brother.	"	4 "	Married a deaf-mute
Ways, Francis A.	Stockbridge, Mass.	1860 8	Dropsy in head at 3 ½ y.		Connecticut.	8 "	Sculptor; married.
Way, Horace	So. Woodstock, Conn.	1830 16	Congenital.		Massachus'ts.	4 "	Laborer.
Weaver, Jonathan	Windham, Me.	1866 14	"		Connecticut.	8 "	Farmer.
Webb, Ann E.	Canterbury, Conn.	1853 11	Infla'n in head at 4 y.	1 brother.	Friends.	2 "	Married a deaf-mute.
Webb, Clarence A.	Danbury, Conn.	1864 10	Canker rash at 7 yrs.		"	7 "	Farmer.
Webb, James	Windham, Me.	1831 14	Congenital.		Friends.	4 "	Mechanic; married a deaf-mute.
Webb, John F.	Plymouth, N. H.	1849 9	Inflam. in head at 3 y.	1 sister.	N. H. & F'ds.	5 "	
*Webster, Elizabeth C.	Warner, N. H.	1828 14	Spotted fever at 2 yrs.		New Hamp's.	4 "	Mechanic; twice married to deaf-mutes.
Webster, George	Flaverhill, Mass.	1833 22	Scarlet fever at 2 ½ yrs.		Friends.	4 "	Married.
*Webster, Jonathan	Burlington, Conn.	1819 37	Congenital.		Connecticut.	1 "	
Webster, Marilla	Sandwich, N. H.	1829 23	Spotted fever at 2 yrs.		New Hamp's.	4 "	Married a deaf-mute.
*Webster, Mary E.	No. Brookfield, Mass.	1830 15	" " 1 ½ "		Massachus'ts.	3 ½ "	
Wedge, Joseph	New Haven, Conn.	1875 12	Canker rash at 9 mos.		Connecticut.	4 "	
†Weis, Elise	New Britain, "	1880 8	Scarlet fever at 3 yrs.		"		
*Welch, Catharine A.	Bridgeport, "	1886 9	Scarlet fever at 6 yrs.		Friends.	2 "	Mechanic.
†Weller, Mary E.	Hastonbury, "	1882 10	Spinal meningitis at 9 y.		Massachus'ts.	7 "	
*Wells, Maria	Northampton, Mass.	1827 17	Lost hearing at 4 yrs.		Connecticut.	7 "	Several months at a private school.
Wells, Arthur H.	Milton, Conn.	1858 8	Ulcers in head in inf'y		Massachus'ts.	1 "	Married a deaf-mute.
Wells, George	Boston, Mass.	1874 8	Inflam'n of br'n at 15m.	1 brother.	"	6 "	Painter; twice married, 2d wife a deaf-mute.
Wells, Mary B.	Greenfield, Mass.	1883 10	Not deaf.	1 brother.	"	6 "	
Wells, Rollin	"	1849 14	Congenital.		Vermont.	1 "	
Wells, William R.	Wayland, "	1863 11	Memb'n croup at 15m				
Wellington, E. A.	"	1841 10	Scarlet fever at 1 ½ y.				
*Wentworth, Beulah C.	Montpelier, Vt.						

Wentworth, Ella J.	Ipswich, Mass.	1866 10	Congenital.	1 brother.	Massachus'ts.	5 yrs.	Married.
Wentworth, Sylvus W.	" "	1864 12	Scarlet fever at 9 mo.	1 sister.	"	7 "	"
Wescott, Jervis	Cheshire, "	1826 27	Congenital.		"	3 "	Farmer.
West, Anna I.	Coventry, R. I.	1857 11	Ulcers in head at 6 m.		Rhode Island.	8 "	Married a deaf-mute.
West, Benjamin D.	Chilmark, Mass.	1868 15	Congenital.	Parents, 1 b. 2 s.	Massachus'ts.	4 "	Fisherman; married a deaf-mute.
West, Betsey C.	Raymond, N. H.	1855 13			New Hamp'e.	6 "	
West, Caroline M.	Lowell, Mass.	1853 13	Illness at 9 months.	Parents, 2 b. 1 s.	F'r'ds & Mass.	6 "	
West, Deidama Jones	Chilmark, Mass.	1868 12	Congenital.	Mother, 2 s. 1 b.	Massachus'ts.	4 "	Married a deaf-mute.
West, George	"	1861 13		[1 cousin.	F'r'ds & Mass.	5 "	"
West, Lavina	Lowell, Mass.	1833 20	Brain fever at 2 years.	Mother, 2 br. 1 s.	Massachus'ts.	4 "	"
*West, Rebecca T.	Chilmark, Mass.	1856 12	Congenital.		"	5 "	"
*West, Sally	Richmond, N. J.	1821 22	"		Friends.	2 "	"
*Westgate, Abby	Warren, R. I.	1864 9		1 sister.	Rhode Island.	2 "	
Westgate, Mary Ann	Fall River, Mass.	1872 12	Congenital.	1 sister.	Massachus'ts.	9 "	
Weston, Elizabeth	Duxbury, "	1850 18			F'r'ds. & Mass.	8 "	
Weymouth, Eddy	Canton, Me.	1872 10	Unknown.		Maine.	7 "	Farmer.
Wheeler, Gracie B.	New Haven, Conn.	1884 15	Cholera infantum, 1 yr.		Connecticut.	1 "	At school 4 yrs. in West Va.
Wheeler, James C.	New York City.	1872 15	Scarlet fever at 20 mo.		Friends.	4 "	P. O. clerk.
*Wheeler, James L.	"	1842 15	Congenital.		"	2 "	Teacher; married a deaf-mute.
Wheeler, Staunton F.	Plymouth, Vt.	1863 8			Vermont.	8 "	Carpenter.
Whelan, William	Milton, Mass.	1868 9	Rheumatic fev. at 3 yr.		Massachus'ts.	3 mo.	
*Whicher, Levi	Coventry, N. H.	1837 21	Dropsy in head at 18m.		New Hamp'e.	4 yrs.	Mechanic; married.
*Whidden, John F.	Burlington, Me.	1860 17	Scarlet fever at 4 yrs.		Maine.	1 "	Deranged.
*Whitcomb, Eunice	Stockbridge, Vt.	1832 18	Fever at 4 years.		Vermont.	2 "	
*Whitcomb, James H.	Hancock, N. H.	1822 14	Illness at 2 years.		New Hamp'e.	5 "	Married a deaf-mute.
Whitcomb, Mary M.	Harvard, Mass.	1856 12	Congenital.		Friends.	7 "	[than sight.
Whitaker, Zylpha N.	Hampden, Conn.	1821 14	"		Connecticut.	1 mo.	Transf'd to Clarke Inst., hearing better
White, Daniel	Pentolton, S. C.	1846 15	"	1 sister.	So. Carolina.	6 yrs.	
*White, David	Leicester, Mass.	1834 12	"		Massachus'ts.	5 "	Mechanic; married a deaf-mute.
White, Ellen	Salem, "	1853 10	Fever at 1 year.		"	7 mo.	[Lake City.
White, Henry	Roxbury, "	1866 9	Typhus fever at 6 yrs.	1 brother.	"	5 yrs.	Principal of deaf-mute school at Salt
White, Horatio	Taunton, "	1836 18	Congenital.	1 "	"	2½ "	Mechanic; married a deaf-mute.
White, Lorenzo D.	"	1836 14	"		"	4½ "	Mechanic; insane.
White, Lorin F.	Andover, Conn.	1859 13	"		Connecticut.	6 "	Married a deaf-mute; farmer.
White, Mary	Dorchester, Mass.	1854 7	"		Massachus'ts.	6 "	Married a deaf-mute.
*White, Mary Bell	Norton, "	1869 9	Sickness at 6 mos.		"	4 "	
White, Pitt O.	Lime Rock, Conn.	1880 25	Deaf at 10 yrs.	1 brother.	Connecticut.	1 "	
White, Sarah	Leicester, Mass.	1837 12	Congenital.		Massachus'ts.	5 "	Married a deaf-mute.
†White, Thomas	Boston, "	1883 6	Fall at 1½ years.		"		

# LIST OF PUPILS. — CONTINUED.

NAME.	RESIDENCE.	Time of Adm.	Cause of Deafness.	Deaf and Dumb Relatives.	How Supported.	Time under Instruc.	REMARKS.
*White, Walter W.	Bellows Falls, Vt.	1882	8 Congenital.		Vermont.	6 yrs.	Stair builder.
White, William H.	Pittsfield, Mass.	1876	16 Scarlet fever at 2 yrs.		Massachus'ts.	7 "	Burnisher; married a deaf-mute.
White, Willie E.	Francetown, N. H.	1871	10 Sickness at 1 yr.		Maine.	4 "	"
*Whitehouse, Daisy	Liberty, Me.	1880	10 Sores in head at 3 mo.		Massachus'ts.	4 "	"
*Whiting, Flora Ella	Lovell Center, "	1869	8 Scrofula at 1½ yrs.	3 bro. and 1 sis.	"	7 "	Married a deaf-mute.
Whiting, Nathaniel	Canton, Mass.	1828	14 Congenital.		Massachus'ts.	4 "	Teacher; married a deaf-mute.
*Whitman, Charles A.	Boston, "	1844	10 Scarlet fever at 6 yrs.		Maine.	5 "	Mechanic; married a deaf-mute.
Whitney, Harriet M.	Gray, Me.	1867	15 Ulcers in ears at 3 yrs		New Hamp'e.	5½ "	Farmer.
*Whitton, Wilson	Hingham, Mass.	1817	12 Congenital.		Rhode Island.	7 "	Married
Whitlessey, James H.	Canaan, N. H.	1840	15 Fever at 1½ yrs.	1 cousin.	Connecticut.	3 mo.	Married a deaf-mute.
*Wickham, Lucy A.	Pawlet, Vt.	1849	10 Scald at 1½ yrs.	1 uncle.	Massachus'ts.	4 yrs.	Married a deaf-mute.
Wiggins, Philip	Charleston, S. C.	1842	12 Unknown.		Friends.	6 "	Mechanic; married a deaf-mute.
Wilbur, Mary E.	Little Compton, R. I.	1852	8 Congenital.		Vt. and F'ds.	4 "	Married a deaf-mute; cabinet-maker.
Wilcox, Mary J.	Deep River, Conn.	1854	11 "		Friends.	5 "	Married; a teacher; capitalist.
Wilcox, Sarah L.	Killingworth, "	1834	12 Fever at 4 years.		Maine.	9 "	Teacher.
Wiley, Warren P.	Medway, Mass.	1846	8 "		Massachus'ts.	3 "	Farmer; married.
*Wilkins, James G.	Antrim, N. H.	1847	15 Congenital.	1 brother.	New Hamp'e.	4 "	Carriage maker
*Wilkins, John H.	Brunswick, Va.	1825	14 "	1 brother.	Massachus'ts.	3 "	Shoemaker.
*Wilkins, Mark	Antrim, N. H.	1849	26 Scrofula at 1½ years.		Connecticut.	3 "	Insane.
Wilkinson, John	Lubec, Me.	1861	9 Indiam. in h'd at 10 m.		Friends.	7 "	Married a deaf-mute.
Willard, Samuel	South Berwick, Me.	1847	19 Scarlet fever at 3½ yrs.		New Hamp'e.	6 "	Married a deaf-mute; cabinet-maker.
Willard, William	Rockingham, Vt.	1824	15 Spotted fever at 6 yrs.		Maine.	9 "	Married; a teacher; capitalist.
Willay, Florence H.	Lockport, N. Y.	1866	8 Scarlet fever at 2½ yrs.		Vt. and F'ds.	4 "	Teacher.
Wiley, Laura S.	West Levant, Me.	1875	13 Sores in head at 3 yrs.		Friends.	4 "	Farmer; married.
Williams, Amos L.	Hinckley, Ohio.	1834	13 Scarlet fever at 1 yr.		Maine.	4 "	Carriage maker
Williams, Edwin	Wells, Me.	1870	14 Unknown at 1½ yrs.	1 sister.	Massachus'ts.	4 "	Married a deaf-mute.
Williams, Frances A.	Lawrence, Mass.	1861	12 Congenital.		"	3 "	Shoemaker.
Williams, Frank D.	Haverhill, "	1873	8 Erysipelas at 10 mos.		Connecticut.	3 "	Insane.
Williams, George C.	West Haven, Conn.	1880	11 Scarlet fever at 7 yrs.		Friends.	3 "	Married a deaf-mute.
Williams, Henry	Port Hope, C. W.	1848	8 " " 5 "		Massachus'ts.	7 "	Married a deaf-mute.
Williams, Lovina M.	Hadley, Mass.	1850	11 " " 4½ "		New Hamp'e.	5 "	"
Williams, Lucia A.	Plainfield, N. H.	1855	14 Congenital.		Massachus'ts.	6 "	"
*Williams, Maria A.	Lawrence, Mass.	1847	12 Whoop, cough at 8 m.	1 sister.			



1841/26	Congenital.	2 uncles, 3 cons.	Friends.	1 yrs. Farmer.
1859 11	"		Maine.	7 " Married a deaf-mute.
1859 18	Scarlet fever at 1 yr.		Vermont.	1 1/2 " Married a deaf-mute.
1819 9	Congenital.		Massachus'ts.	4 " Married a deaf-mute.
1854 9	Scarlet fever at 4 yrs.		"	6 " Carpenter.
1819 16	Unknown.		"	6 " Married a deaf-mute.
1870 21	Scarlet fever at 2 yrs.	1 brother.	New Hamp'e.	2 " Carpenter; twice mar. to deaf-mutes.
1855 10	Congenital.	1 "	Massachus'ts.	6 " Name changed to Chas. E. Burrell.
1855 9	"	1 "	"	6 " "
1869 12	"		Connecticut.	8 " "
1870 23	Scarlet fever at 2 yrs.	1 brother.	New Hamp'e.	3 " Carpenter.
1840 12	Congenital.	2 second cons.	Conn. & F'ds.	6 " Mechanic.
1856 15	Typhus fever at 12 yrs.		"	4 " Teacher; twice married.
1867 13	Scarlet fever at 11 yrs.		Maine.	6 " Teacher.
1832 26	Congenital.	1 bro. 1 sis 1 co.	Vermont.	4 " Mechanic; married a deaf-mute.
1847 13	"		Maine.	4 " "
1867 14	Scarlet fever at 2 yrs.		Connecticut.	3 " "
1846 8	" " 1 "		Rhode Island.	7 " Married a deaf-mute; foundryman.
1850 8	Congenital.		Massachus'ts.	6 " "
1855 9	"	1 bro. and 1 sis.	"	9 " "
1877 8	"	1 " " 2 "	"	7 " "
1846 12	"	2 " " 1 "	"	5 " Shoemaker.
1843 14	"	2 " " 1 "	"	6 " "
1843 10	"	2 " " 1 "	"	5 " "
1834 13	"	1 " " 2 "	"	5 " Shoemaker; married a deaf-mute.
1825 14	Fall at 2 yrs.		"	5 " "
1843 15	Scarlet fever at 4 1/2 yrs.		Massachus'ts.	6 " "
1860 15	Whoop cough at 1 1/2 y.		Maine.	5 " Married a deaf-mute.
1821 27	Unknown.		Friends.	1 " Married.
1868 9	Congenital.		Massachus'ts.	6 " "
1872 10	Brain fever at 3 yrs.		Maine.	5 " "
1861 13	Scarlet fever at 5 yrs.		Friends.	6 " [mute.
1873 11	Sickness at 6 months.		Massachus'ts.	2 " Coal and wood dealer; married a deaf.
1872 10	Scarlet fever at 6 mo		F'ds. & Mass.	7 " Car maker.
1837 10	Dis'e in head at 1 yr.		Vermont.	4 " Tinner; married a deaf-mute.
1830 11	Whoop cough at 2 1/2 y.		"	4 " "
1857 9	Congenital		Connecticut.	8 " Married a deaf-mute.
1856 12	Scarlet fever at 2 yrs.		Friends.	8 " Married a deaf-mute.
1819 21	" " 4 years.		"	2 " Married.



# LIST OF PUPILS. — CONTINUED.

NAME.	RESIDENCE.	Time of Adm.	Cause of Death.	Deaf and Dumb Relatives.	How Supported.	Time under Instruct.	REMARKS.
Woodward, Roxana	Peacham, Vt.	1833 18	Unknown.		Vermont.	4 yrs.	
Woodworth, Sarah E.	Brooklyn, N. Y.	1878 21	Scarlet fever at 4 yrs.		Friends.	2 "	
Woolson, Annie K.	Hopkinton, Mass.	1869 9	Congenital.		"	7 "	
Woolson, Prudence E.	Hancock, Me.	1855 11	"		Maine.	6 "	Married a deaf-mute
Worcester, Frank	Dracut, Mass.	1845 9	"	Twin sister.	Mass. & F'ds.	6 1/2 "	"
Worcester, Ira E.	Amherst, N. H.	1879 8	"	Par. 2 a. 1 cous.	New Hamp'e.	6 1/2 "	Married a deaf-mute.
Worcester, Susan	Dracut, Mass.	1845 9	"	Twin brother.	Mass. & F'ds.	6 1/2 "	
Work, Mary J.	Williamstown, Vt.	1848 14	"		Vermont.	5 "	Married a deaf-mute.
Wright, Ellen R.	Keene, N. H.	1847 12	Scarlet fever at 2 1/2 yrs.		New Hamp'e.	5 "	Married a deaf-mute.
Wright, Emma E. P.	E. Weymouth, Mass.	1880 10	S. fev. & d y on b'n 1 1/4 y		Friends.	3 "	Farmer.
Wright, James D.	Oglethorpe Co., Ga.	1844 14	Disease in head at 9 m.		Vermont.	7 "	Farmer.
Wright, Jed. Bliss	Higglgate, Vt.	1870 10	Canker rash at 3 1/2 yrs.		"	6 "	Married a deaf-mute.
Wright, Lucretia	Cornwall, Vt.	1841 11	Congenital.	2 sis. & a sec. cos.	Massachus'ts.	5 "	
Wright, Mary A.	Wareham, Mass.	1884 9	Cholera infant'm at 1 y.		"	5 "	Married a deaf-mute
Wright, Pelatiah J.	Westford, "	1844 11	Congenital.	1 second cousin.	Vermont.	8 "	"
Wright, Sarah	Weybridge, Vt.	1852 10	"	2 sis. and 2 cous.	Massachus'ts.	6 "	Sash and blind maker; married a deaf-
Wright, Varnum B.	Westford, Mass.	1844 10	Ulcers in head at 9 mo.	1 second cous.	Vermont.	4 "	Married a deaf-mute.
Wright, Wealthy	Cornwall, Vt.	1848 8	Congenital.	2 sis. & a sec. cos.	"	5 "	Mechanic; twice mar'd to deaf-mutes
Wright, Isaac	Randolph, Vt.	1831 17	Spotted fever at 1 1/2 yrs.		Maine.	4 "	
York, Emma F.	St. Albans, Me.	1884 12	Congenital.	1 uncle, 1 cos.	New Hamp'e.	4 "	
York, Melissa J.	Gilmanton, N. H.	1864 14	Scrofula in head at 2 y.		"	3 "	
Young, Charles W.	Wendell, "	1837 21	Fever at 1 year.		"	8 "	Farmer.
Young, Ellen A.	Meredith, "	1846 10	Congenital.		"	2 "	
*Young, Jonathan	Wakefield, "	1825 27	Scarlet fever at 1 year.	1 sister.	Connecticut.	5 "	
Young, George W.	Norwich, Conn.	1853 8	Congenital.		Massachus'ts	5 "	
Young, William F.	Chelsea, Mass.	1861 8	Fits at 1 year.			5 "	

## TERMS OF ADMISSION.

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I. The Asylum will provide for each pupil board, lodging, and washing, medical attendance, the continual superintendence of health, conduct, manners, and morals, fuel, lights, stationery, and other incidental expenses of the school-room, for which, including TURRION, there will be an annual charge of one hundred and seventy-five dollars.

II. In case of sickness the necessary extra charge will be made.

III. No deduction from the above charge will be made on account of vacation or absence — except in case of sickness.

IV. Payments are always to be made six months in advance, for the punctual fulfillment of which a satisfactory bond will be required.

V. Each person applying for admission must be between the ages of EIGHT and TWENTY-FIVE years; must be of good natural intellect, capable of forming and joining letters with a pen legibly and correctly, free from any immoralities of conduct and from any contagious disease.

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No deaf child in New England need stay away from this school because of poverty. Each of these States makes sufficient appropriations for its deaf-mute children, of which any such child, who is a *bona fide* resident of the State, may avail itself by applying to the proper State authorities.\*

Applications for the benefit of the legislative appropriations in the States of Maine and New Hampshire should be made to the Secretaries of those States respectively — in Massachusetts to the Secretary of the Board of Education — in each case stating the name and age of the proposed beneficiary, and the circumstances of his parents or guardian. Applications as above in Vermont, Rhode Island, and Connecticut, respectively, should be made to His Excellency the Governor of the State. In all cases a certificate from two or more of the selectmen, magistrates, or other respectable inhabitants of the township or place to which the applicant belongs, should accompany the application.

Those applying for the admission of *paying pupils* may address their letters to the principal of the Asylum, and on all the letters from him respecting the pupils postage will be charged.

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\* For the law recently passed in Massachusetts, see p 119.



The time for admitting pupils is the *second Wednesday of September*, and at no other time of the year. Punctuality in this respect is very important, as it cannot be expected that the progress of a whole class should be retarded on account of a pupil who joins it after its formation. Such a pupil must suffer the inconvenience and the loss.

It is earnestly recommended to the friends of the deaf and dumb to have them taught to write a fair and legible hand before they come to the Asylum. This can easily be done, and it prepares them to make more rapid improvement.

When a pupil is sent to the Asylum, unless accompanied by a parent or some friend who can give the necessary information concerning him, he should bring a written statement embracing specifically the following particulars:

1. The name in full.
2. Post-office address and correspondent.
3. Day, month, and year of birth.
4. Cause of deafness.
5. Name of the parents.
6. Names of the children, in the order of their age.
7. Were the parents related before marriage? If so, how?
8. Has the pupil deaf-mute relatives? If so, what?

The pupil should be *well clothed*—that is, he should have both summer and winter clothing enough to last one year, and should be furnished with a list of the various articles, each of which should be marked. A small sum of money—not less than five dollars—should also be deposited with the Steward of the Asylum for the personal expenses of the pupil not otherwise provided for.

Packages of clothing or boxes sent by express will reach the pupils safely.  *The express charges should in all cases be prepaid.* 

Careful attention to these suggestions is quite important.

There is but one vacation in the year. It begins on the last Wednesday in June, and closes on the second Wednesday of September. It is expected that the pupils will spend the vacation at home. This arrangement is as desirable for the benefit of the pupils, who need the recreation and change of scene, as for the convenience of the Institution, thus affording opportunity for the necessary painting, cleansing, etc. The present facilities for travel enable most of the pupils to reach home on the evening of the day they leave Hartford. Every pupil is expected to return punctually at the opening of the school on the second Wednesday of September.

On the day of the commencement of the *vacation* an officer of the Asylum will accompany such pupils as are to travel on the railroads between Hartford and Boston, taking care of them and their baggage, on condition that their friends will make timely provision for the expenses on the way, and engage to meet them immediately on the arrival of the early

train at various points on the route previously agreed on, and at the station of the Boston & Albany Railroad in Boston. A similar arrangement is made on the Connecticut River Railroad as far as White River Junction. No person will be sent from the Asylum to accompany the pupils on their return; but if their fare is paid and their trunks are checked to Hartford, it will be safe to send them in charge of the conductor.



THE MASSACHUSETTS LAW IN REGARD TO THE  
EDUCATION OF DEAF-MUTES.

[Chap. 179.]

AN ACT TO PROVIDE FOR THE FREE INSTRUCTION OF DEAF-MUTES OR  
DEAF CHILDREN.

*Be it enacted, etc., as follows :*

SECTION 1. With the approval of the board of education the governor may send such deaf-mutes or deaf children as he may deem fit subjects for education, for a term not exceeding ten years in the case of any pupil, to the American Asylum at Hartford, the Clarke Institution for Deaf-Mutes at Northampton, or to the Horace Mann School at Boston, or to any other school for deaf-mutes in the Commonwealth, as the parents or guardians may prefer; and with the approval of the board he may make at the expense of the Commonwealth such provision for the care and education of children, who are both deaf-mutes and blind, as he may deem expedient. In the exercise of the discretionary power conferred by this act no distinction shall be made on account of the wealth or poverty of the parents or guardians of such children; no such pupil shall be withdrawn from such institution or school except with the consent of the proper authorities thereof or of the governor, and the sums necessary for the instruction and support of such pupils in such institution or school shall be paid by the Commonwealth : *provided, nevertheless*, that nothing herein contained shall be held to prevent the voluntary payment of the whole or any part of such sums by the parents or guardians of said pupils.

SEC. 2. Section sixteen of chapter forty-one of the Public Statutes and chapter two hundred and forty-one of the acts of the year eighteen hundred and eighty-six are hereby repealed.

SEC. 3. This act shall take effect upon its passage.

Approved, April 14, 1887.

TWENTY-FIRST ANNUAL REPORT  
OF THE  
SHEFFIELD SCIENTIFIC SCHOOL  
OF  
YALE UNIVERSITY,  
1886-7.

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PRINTED BY ORDER OF THE GENERAL ASSEMBLY.

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1887.

# STATE BOARD OF VISITORS.

CONSTITUTING, WITH THE SECRETARY OF THE SCHOOL, THE BOARD FOR THE  
APPOINTMENT OF STATE STUDENTS.



## **Governor.**

HIS EXCELLENCY HENRY B. HARRISON, New Haven.

## **Lieutenant-Governor.**

HIS HONOR LORRIN A. COOKE, Barkhamsted.

## **State Senators.**

HON. JOHN BREWSTER, Norwich.

HON. JOSEPH W. ALSOP, Middletown.

HON. STILES T. STANTON, New London.

## **Secretary of State Board of Education.**

CHARLES D. HINE.

## **Secretary and Treasurer of the School.**

GEORGE J. BRUSH.

# REPORT

OF THE

## STATE BOARD OF VISITORS.

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*To the General Assembly of the State of Connecticut:*

We, the State Board of Visitors, herewith present to your honorable body the statement of the Governing Board of the Sheffield Scientific School for 1886.

We would report that we have attended to the duties devolving upon us, and have found every department of the School in a healthy and flourishing condition.

The fund derived from the Congressional Land Grant for the benefit of Agriculture and the Mechanic Arts is invested in accordance with the law. The actual revenue derived from that source in 1886 was \$6,811.16.

We would respectfully call careful attention to that part of the statement entitled "Relations between the State of Connecticut and the Sheffield Scientific School"—because we believe that heretofore those relations have been but very imperfectly understood, and the good resulting but very slightly appreciated.

In conclusion we do not hesitate to say that the good work accomplished and being continually carried on by the Sheffield Scientific School renders it a most fitting monument to the memory of the distinguished citizen whose name it bears and an honor to our State.

HENRY B. HARRISON,

*Chairman.*





# ANNUAL STATEMENT OF THE GOVERNING BOARD.

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IN presenting their twenty-first Annual Report of the Sheffield Scientific School, the Governing Board can do little more than repeat the remarks of the last Report in regard to the prosperity of the institution, so far at least as numbers are concerned. It has never had so many students in attendance; it has never had so large an entering class. The resources of the school are taxed to the utmost to furnish the proper facilities for the increasing numbers; and it is obvious that at no distant day further accommodations in lecture rooms, recitation rooms and laboratories must be provided in order to carry on the work of instruction properly, as well as to maintain the position which the institution has won.

## RELATIONS BETWEEN THE STATE OF CONNECTICUT AND THE SCIENTIFIC SCHOOL.

Previous to the last session of the Legislature a series of newspaper attacks were made upon the school in connection with the Congressional Land Grant of 1862. These appeared mainly in agricultural journals outside of this State, but they had sufficient circulation and influence in it to lead to the examination by a joint Committee of the Legislature of the conditions under which the revenue from this source had been turned over to this department of Yale College. The Committee in their report gave the history of the grant, so far as it was exhibited in legislation; but as they found in existence a perpetual contract between the State and Yale College, they contented themselves with presenting facts without making any recommendations. Their report, how-

ever, is necessarily far from containing all the facts. As erroneous assertions on the subject therefore still continue to be widely circulated and received as true, the Governing Board are not satisfied with resting merely upon their legal rights. They believe that the misrepresentations of which the school has been made the subject, have arisen, so far at least as this State is concerned, not from any ill will felt toward the institution, but from ignorance of the real state of the case. They accordingly wish to put before the Board of Visitors, and through it before the Legislature, a fuller account of the transactions connected with the Congressional grant of 1862, the action that has in consequence been taken by the school, and the results that have followed this action.

It will be first necessary to state the charges. It is said that the land grant referred to was made by Congress for the sake of promoting agriculture; that for this object the income derived from it was ordered by the State to be paid over to this department of Yale College: that the amount turned over has in the course of twenty-four years, reached the neighborhood of \$180,000; and that there have been graduated some seven or eight students from the agricultural department of this school. The inference is then drawn that the education of these is all that the State has received for its expenditure, and that in consequence each graduate has practically cost the State about \$25,000. The reason for this condition of things is further given as being largely due to the high standard of requirement for admission which prevents men from attempting to come, who would otherwise have been glad to pursue the course laid out; and that as a result the school is not honestly carrying out the object which Congress had in view in making the land grant. These are certainly grave charges. Are they true? We trust to make it clear to every person that they are the exact reverse of the truth and spring entirely from ignorance both of what was contemplated by Congress and what has been accomplished by the school.

It will be first necessary to take notice of a widely prevalent misconception in regard to the character and intent of the act passed by Congress in 1862. It is constantly spoken of as if its only design had been the promotion of agriculture, and in fact it is often called popular speech in the Agricultural College Bill. The language of the act bears no such interpretation. It puts

the mechanic arts upon a full equality with agriculture. It declares that "the leading object" of the institution shall be "to teach such branches of learning as are related to agriculture and the mechanic arts." It goes farther than this. It definitely states that other scientific or classical studies are not to be excluded. And the section of the statute laying down the nature of the instruction to be given closes with the expression that it was enacted in order to promote not merely the practical but also the liberal education of the industrial classes. It was not to teach the details of agricultural practice, or the processes employed in manufactures that Congress established these institutions. Things of this kind can be learned far better on the farm and in the workshop. It was not to found manual labor schools. It was not even to furnish the instruction imparted by a purely technical school, valuable as such instruction assuredly is. It was designed, as the act itself said expressly, "to promote the liberal and practical education of the industrial classes in the several pursuits and professions in life."

The sum realized by Connecticut from the sale of its scrip was \$135,000. It was impossible with any such amount as this to establish an institution such as was contemplated by the act. At the very outset it would have been necessary to have furnished instruction in agricultural chemistry, in mathematics, and in engineering; and to secure properly qualified teachers in those other departments an outlay of \$150,000 would have been required at once, to say nothing of buildings, laboratories and apparatus. States which received from the general government a far larger gift than Connecticut, did not, in most cases, certainly, think it sufficient. The scrip received by New York was more than five times that obtained by this State, and it was so managed as to yield a vastly larger sum in proportion. Yet New York did not finally make a grant of what she had received, until one of her citizens supplemented the gift of the national government by a personal gift of \$500,000 as a foundation for the college to be created. If Connecticut did not care to enter into the expense involved in establishing a new institution, her only resource was to convey to some institution already existing the amount obtained from the sale of the land scrip. The latter course was decided upon. The Sheffield Scientific School was selected as the recipient of the gift. It had already a full corps of instructors and a full equipment in the very subjects required to be taught.



It had the means of furnishing at once both the practical and the liberal education which the act of Congress demanded, and that without putting the State to the slightest additional expense.

Accordingly the Legislature passed in 1863 an act devoting to this department of Yale College the interest of the fund received from the Congressional land grant. It directed a contract to be made with Yale College before any portion was paid over; and in accordance with this provision a contract was made the same year with the Corporation of the College, in which the requirements of Congress and of the State Legislature were carefully embodied. One of the latter is of special importance in connection with this subject. Gratuitous education was to be furnished by the school to a certain number of students from the State of Connecticut. "The number of pupils to be so received gratuitously into said school," were the words of the act, "shall be, in each year, such a number as would expend a sum equal to one-half of the said interest for the same year in paying for their instruction in said school if they were required to pay for it at the regular rates charged to other pupils of said school for the same year. Said pupils so nominated and received shall be citizens of this State, and shall be admitted into said school upon the same terms and subject to the same rules and discipline which shall apply to all other pupils of said school, with the single exception that they shall not be required to pay anything for their instruction."

The contract having been made, the Scientific School set out at once to fulfill its part. It was already equipped with the necessary machinery and instructors to carry out the intent of the Congressional act. It had, in particular, a professor of Agricultural Chemistry; it had a professor of Engineering; it had numerous other professors in other departments of science. But its Governing Board had no desire to content themselves with any mere formal compliance with what could be demanded legally. They set to work to extend their accommodations, and proceeded at a cost of \$60,000 to refit and enlarge their building and laboratories. They went further and created a special chair of Agriculture. To fill this, they sought for a man who should be fitted by practical knowledge and scientific training to be of the best service to the agricultural interests of the State. They found such a one in Professor Brewer, who was at that time connected with the California Geological Survey. He accepted the posi-

tion offered and came on at once. Having made all these arrangements, which involved an investment of much more than one hundred thousand dollars, they proceeded to comply with the further requirements of the supplementary law which directed them to give notice of the gratuitous instruction afforded to a certain proportion of students coming from this State.

The school had certainly fulfilled its part of the contract. It had done much more than the law required or the State prescribed. If not a single student had presented himself in the department of Agriculture or the Mechanic Arts, no fault could be laid to its charge. It had provided the apparatus for instruction; young men must decide for themselves whether or not they would make use of the opportunities for the special education offered. Neither the school nor the State could compel students to come. Neither it nor the State could compel them to study subjects relating to agriculture after they did come. Neither it nor the State could compel them, if they did study agriculture, to pursue it as an occupation after they had graduated. And it is certainly true that for the three or four years after the grant was made, the applicants for gratuitous instruction here given did not reach the full number to which the State was entitled. The thing was new; the advantages afforded though advertised, as the law directed, were not widely known or understood. Neither in the studies related to agriculture or the mechanic arts was there at first any wide-spread demand apparently for the instruction furnished. Nor need it be denied that in the case of the former this indifference has largely continued. The same causes which have operated to prevent large numbers from pursuing the scientific study of agriculture in every other State have operated here also. Every careful observer sees what they are; they do not need to be discussed in this place. They will become less and less influential with the progress of time; but it will be long before they cease to exert great influence. The result has most certainly been that the school has had but few students who cared to devote themselves to the special study of the science of agriculture.

But Connecticut is likewise a great manufacturing State. It was not long before the advantages here presented came to the knowledge of the young men who wished to acquire scientific training in subjects related to the mechanic arts. The number of applicants from this source increased rapidly, and speedily took up every free scholarship to which the State was entitled. It is

under the circumstances not amiss to add that free tuition was granted in many cases beyond the number to which the State was entitled. In this matter the Governing Board can feel that they have pursued no ungenerous policy; and the official records will show that their action has always evinced a desire to further, even at their own expense, the objects contemplated by the Congressional act. From the minutes of the State Appointing Board for 1870, it appears that it was reported to that body that the number of scholarships not as yet taken up for the coming year would be seven, and that the number of applicants for these was eleven; but the Appointing Board was informed that the School would receive all competent applicants even if in excess of the legal number. The eleven were accordingly appointed. The policy thus indicated has from that time prevailed, so far as the limited resources at the command of the Governing Board would permit. There has scarcely been a single year since in which gratuitous instruction has not been furnished by the School to appointees from the State beyond the number to which the State was entitled.

The increasing demand for instruction in the subjects relating to mechanic arts, in fact, soon rendered it necessary for the Scientific School to make a further investment of capital. In 1870 therefore, the professorship of Engineering was divided, and a new professorship of Mechanical Engineering was created. This, moreover, involved a large additional outlay in the purchase of apparatus, and the further equipment essential for prosecuting the studies of this course, which bears so directly upon the manufacturing interests of this State. The School was hardly in a pecuniary condition at the time to venture upon this extension: but the demand for this kind of instruction was becoming so great that the Governing Board felt it incumbent to risk the still further expenditure involved in carrying out the objects aimed at by Congress in the act of 1862.

There are two other points also that it is important to mention in connection with this part of the subject. One is that the benefits of the institution to the citizens of this State have not been confined to those who have received their education here without being obliged to pay for it. The reputation of the School has gone over all the land, and students have come to it from the most distant parts of the country. Still the most noteworthy thing in its history is the regularly increasing number of pupils



from Connecticut. A glance at the table on page 16 will show that on the roll of students thirty States or countries are represented; but it will also show that much more than one third of the number come from this State alone. This is a proportion that has been growing with the growth of the School, and bears of itself ample witness to the success with which it has met the demand for the special practical education contemplated by the act of Congress.

The second point is that the students for whose instruction the State pays receive here advantages for which the State does not pay. The whole income of the Scientific School amounts to about sixty-thousand dollars a year. Of this about fifty-five thousand dollars are spent wholly on instruction, leaving but five thousand for the expenses of administration, heating and lighting and charge of buildings, and other incidental matters. To this sixty-thousand the State contributes about one-ninth, and half of what it contributes is at once repaid in free tuition. Yet upon every student whom it sends, the advantages which the expenditure of sixty-thousand a year brings with it, are conferred fully. Besides this, by the connection of the School with Yale College, such students have free access to all the museums, libraries, and collections of all sorts belonging to the University which have been gathered by the labor or given by the liberality of past generations.

Have these opportunities actually been improved? Have they been neglected owing to the indifference of the people of this State, or has the enjoyment of them been thwarted by the restrictions or the requirements imposed by the Governing Board? How many are the students of Connecticut who have received free instruction in this School in consequence of the receipt by it of the interest from the sale of the land scrip? Are they the dozen more or less that have been so frequently mentioned by the press, as the entire number who have been educated under the provisions of the Congressional Act of 1862? The records of the Appointing Board tell quite a different story. From these it appears that the whole number of State students who have been in the School for a longer or shorter period amounts to two hundred and forty-one. Of these one hundred and fifty-two have gone regularly through the course and received the degree of Bachelor of Philosophy. Their names are upon the rolls of the Appointing Board, and are accessible to any persons properly authorized by



the State Government or Legislature. Without a direct order from the latter body the authorities of the School were unwilling the last year to give up their names to be printed: and with this view the Committee of the Legislature, it is understood, fully coincided. It has been the policy of the institution to keep this list secret. The student who receives gratuitous instruction may disclose the fact if he wishes: but no one else is authorized to do so, and hardly any one else has the power to do so. The Director of the School—who by virtue of his office is a member of the Appointing Board—knows who these men are; but he is the only instructor that does. Many of these persons thus educated are filling responsible positions, either in this State or in the country at large. It does not seem just that their names should be published as beneficiaries without their own consent.

It is clear from this statement that the assertions so widely circulated in regard to the number of students who have been educated at the expense of the State have not the slightest foundation in fact. Equally baseless is the theory set up to explain the reason for the pretended facts. It has been said that the requirements for admission were so high that capable intelligent farmers' boys were deterred from seeking to gain admission. Such a statement casts an unmerited slur upon the agricultural population of the State. It represents the students coming from that portion of the inhabitants as being unable or indisposed to reach a level attained with no special difficulty by students coming from every other class. Young men who are intending to pursue the study of the mechanic arts have not found these requirements too difficult. In several instances students of the School have come direct from the workshop. They have had to spend their days in labor, and to limit their time of preparation to the hours of the evening. If with such drawbacks they can succeed in fitting themselves, it would be a gross imputation upon the character of the young men coming from the farming class, to maintain that they with far ampler leisure could not make easily the desired preparation. Nor is there any question as to the actual fact. They have made easily the necessary preparation. A large number of the students of the Scientific School are and have been the sons of Connecticut farmers. Many of them are graduates of the institution, and are occupying positions of trust and profit, and would very certainly be found opposed to lowering the standard of the education which they

have received. Nor is there any necessity for such a procedure even from the point of view of those who ask for lower requirements of admission for the sake of such as have neither the time nor the means to go through the regular courses. There has never been a time in the history of the Scientific School when students could not be admitted to any course, such as that of agriculture, without examination. Special students there have always been and are now; and special students enter directly upon their studies without passing the regular examination.

These are the facts in regard to the action taken severally by the State and the School, and the results that have followed from them. They can all be easily substantiated to the minutest particular. They are certainly far from sustaining the view that in the contract which the State entered into with Yale College, the former made a losing bargain. Connecticut has never made the slightest appropriation from her own funds for the benefit of the Scientific School. No man in her limits has ever been obliged to pay a dollar of tax for the support of the institution which is technically the State College founded under the land grant of 1862. On the other hand the Scientific School itself has made a direct outlay of more than two hundred thousand dollars to carry out, so far as lay in its power, the intent of the act passed by Congress. It has been so successful in this object, that whenever the wisdom of the national land grant has been doubted or denied, this institution has been pointed out everywhere as a striking justification of the intelligence and judgment displayed in the policy then adopted. The Governing Board have no disposition to deny the advantage which the School—especially in the beginning, when it was comparatively feeble—received from the action of the State making it the recipient of the income from the Congressional fund. They have been confident that the contract between the two has been to the interests of both. They are equally confident, however, that if a balance of benefits is to be struck, it will be found that the State has received under the terms of the contract it entered into with Yale College far more than it has ever conferred. And since the management of the School has been subjected to criticism, it may not be improper to make two or three statements, which under other circumstances it would be perhaps in better taste to leave unsaid. For years the School gave up to the State a share of its buildings as quarters for the Agricultural Experiment Station, without asking or receiving

compensation: and had not its increasing numbers cramped it for space to carry on its own work, it would never have sought to resume what it had willingly furnished. For years it has continued to give gratuitous instruction to students from Connecticut beyond the number required by the law; and had it had the means at its disposal, would have given far more than it has done. The proportion to which the State is now entitled, with the diminished amount of interest now paid, is exactly twenty-two and a half; but the Scientific School bears to-day twenty-five on its rolls, as State students. In past years the proportion between the number for whom free instruction could be demanded and the number to whom it has actually been given has been greater. It is perhaps unnecessary to add in conclusion that the Governing Board will be glad to have the fullest and closest scrutiny made by properly constituted authorities of the relations which exist between this department of Yale College and the State of Connecticut, and of the manner in which the interest of the Congressional act of 1862 has been carried out by the former.

#### ZOOLOGICAL COLLECTIONS.

A. E. VERRILL, Curator; K. J. BUSH and C. E. BUSH, Assistants.

The most important additions to the collections, as during several years past, have been due to the coöperation of the curator with the U. S. Fish Commission in the exploration of the deep sea off our coast. During the past season the dredgings were carried on in the region of the Gulf Stream, from off Cape Hatteras to Newfoundland, and from shallow water to 2620 fathoms, by means of the steamer Albatross, Lieut. Z. L. Tanner commanding. The Flemish Cap, off Newfoundland, was also explored. The party was organized nearly as in the two previous years. Large collections were made, and the greater part of the Invertebrata were sent here for identification and description, as in previous years.

The curator has printed during the year in the Annual Report of the Fish Commission a general account of the deep sea fauna off our coast, with numerous plates.

Professor S. I. Smith has published in the Annual Report of the U. S. Fish Commission, for 1885, a detailed report on the Decapod Crustacea dredged by the "Albatross" in 1884. It is illustrated by twenty plates.



Misses K. J. Bush and C. E. Bush have continued the work of cataloguing and labeling the collections dredged by the Fish Commission, besides attending to the usual work of assistants in the museum. Miss K. J. Bush has also prepared for publication a report on the shells dredged by the Coast Survey Steamer "Blake," in deep water off our coast, in 1880.

In addition to the collections dredged by the U. S. Fish Commission the following have been received :

H. C. Rowe & Co. An eelpout from off New Haven.

Hill Brothers. A *Pholas* from Savin Rock, West Haven, Conn.

Geo. E. Verrill. Birds, mammals, fishes, reptiles and shells from near Malabar, Indian River, Fla.; and birds from New Haven. Purchased.

H. T. Woodman. Corals, shells and *Echini* from the East Indies and Bahama Islands. Purchased.

A. Hermann. Albino muskrat (*Fiber zibethicus*) from North Haven, Conn. Purchased.

Professor O. C. Marsh. Annelids and Crustaceans from Central America.

Dr. George Bauer, Peabody Museum. Two specimens of *Necturus* from Ohio.

C. H. Vedder. A salamander from Branford, Conn.

W. B. Fenn. A brown pelican from California.

George Comer. Skins of two albatrosses (*Diomedea exulans*) and eggs from Desolation Island; nine eggs of various sea birds from South Georgia Island. Purchased.

Henry Hotchkiss Townshend and Harry Parmelee. A very large snapping turtle from Lake Saltonstall, East Haven, Conn.

Capt. Chas. Harvey Townshend. Specimens of oysters, including two very large ones, from near New Haven; sword fish eyes from Portland, Me.

Ernest F. Cox. Skeletons of a crow and fan-tail pigeon. Purchased.

Mr. Chas. Earle. Specimens of coral (*Madracis decactis*) from Bermuda.

John Allen. A rare sea-anemone (*Paractis rapiformis*) from Cornfield Point at Saybrook, Conn.

A. H. Verrill. Mammals and reptiles in alcohol from White Mts., N. H.; woodchuck, mounted, and two snipes, New Haven.

U. S. Fish Commission. Rare sea bird (Cory's spearwater, *Puffinus borealis*) from Vineyard Sound, Mass.



----- Andrus. A very large and remarkable jelly fish, hitherto undescribed (*Nectopilema* Fewkes, gen. nov.), taken in New Haven harbor.

### STATES REPRESENTED IN THE SCHOOL.

The following table shows the States and Countries from which come the students whose names appear on the catalogue during the current year, and the proportion of numbers that belong to each.

	Graduates.	Seniors.	Juniors.	Freshmen.	Special.	Total.
1. California .....	--	--	2	6	--	8
2. Colorado .....	--	1	3	--	--	4
3. Connecticut .....	10	24	36	34	3	107
4. Dakota .....	--	--	1	--	--	1
5. District of Columbia .....	--	--	--	--	1	1
6. Illinois .....	1	5	8	6	--	20
7. Indiana .....	--	3	--	2	--	5
8. Kentucky .....	--	--	1	2	--	3
9. Louisiana .....	--	--	1	1	--	2
10. Maine .....	--	--	1	2	--	3
11. Massachusetts .....	--	2	1	2	1	6
12. Michigan .....	--	--	2	--	--	2
13. Minnesota .....	1	1	--	1	--	3
14. Missouri .....	2	--	--	1	--	3
15. Nebraska .....	1	1	1	--	--	3
16. New Hampshire .....	--	--	--	1	--	1
17. New Jersey .....	2	--	--	4	1	7
18. New York .....	2	13	17	16	--	48
19. Ohio .....	2	3	3	10	--	18
20. Pennsylvania .....	1	3	4	10	--	18
21. Rhode Island .....	--	--	4	1	--	5
22. Tennessee .....	--	--	--	1	--	1
23. Texas .....	--	1	--	--	--	1
24. West Virginia .....	--	--	--	1	--	1
25. Cuba .....	--	--	--	1	--	1
26. Japan .....	--	--	1	--	--	1
27. Mexico .....	1	--	--	--	--	1
28. Sandwich Islands .....	--	--	2	1	--	3
29. Saxony, Germany .....	--	1	--	--	--	1
30. Turkey in Asia .....	--	--	--	1	--	1
Total .....	23	58	88	104	6	279

## PUBLIC LECTURES.

The annual course of lectures to mechanics and others was given during the second term of the Academic year, 1884-85. The lectures and their subjects are indicated in the annexed programme :

I. Tuesday,	Feb. 23.—The Sandwich Islands.	Prof. Wayland.
II. Friday,	" 26.—The Elizabethan Drama in its Relations to Society.	Prof. Lounsbury.
III. Tuesday,	Mar. 2.—The English Race-Horse.	Prof. Brewer.
IV. Friday,	" 5.—Leaves from the Diary of a Young Man in Moscow in 1849,	Hon. C. M. Ingersoll.
V. Tuesday,	" 9.—Penalty vs. Prevention.	Mr. A. T. Hadley.
VI. Friday,	" 12.—Oranges.	Prof. Eaton.
VII. Tuesday,	" 16.—Hot Springs and Geysers.	Mr. S. L. Penfield.
VIII. Friday,	" 19.—The Bermuda Islands.	Prof. Wm. N. Rice.
IX. Tuesday,	" 23.—Glaciers.	Prof. Brewer.
X. Friday,	" 26.—Dialect in Fiction.	Mr. Wm. Henry Bishop.
XI. Tuesday,	" 30.—The Inventor.	Prof. Platt.
XII. Friday,	April 2.—Social Life in Madrid.	Prof. Knapp.

## LECTURES ON MILITARY SCIENCE.

A course of lectures on Military Science, by officers of the U. S. Engineering School at Willets Point, was delivered in North Sheffield Hall as a part of the instruction in the School during the second term of the academic year 1885-86.

The order and subjects of the lectures were as follows :

I. Friday,	Feb. 25.—Strategy and Grand Tactics.	1st Lieut. Henry E. Waterman, U. S. Engineers.
II. Monday,	March 1.—Logistics.	1st Lieut. James L. Lusk, U. S. Engineers.
III. Friday,	" 5.—Small Arms and their influence on Tactics.	1st Lieut. William C. Langfitt, U. S. Engineers.
IV. Monday	" 8.—Artillery.	1st Lieut. George A. Zinn, U. S. Engineers.
V. Friday,	" 12.—Fortification.	Capt. John G. D. Knight, U. S. Engineers.
VI. Monday,	" 15.—Sea Coast Defense.	General H. L. Abbot, U. S. Engineers.

## ANNIVERSARY.

The Exercises of the Graduating Class were held in North Sheffield Hall on the evening of Tuesday, June 22, 1886. The

candidates for degrees with the subjects of the graduation theses of the Bachelors of Philosophy are given in the following schedule. The names in the first list are of those who stood highest in their respective courses. Those marked with an asterisk read theses in the evening.

## CIVIL ENGINEERING. (1.)

HENRY HOLBROOK GLADDING, Ph.B., *New Haven*. On Municipal Engineering.

## DYNAMIC ENGINEERS. (2.)

WILLIAM WALLACE NICHOLS, Ph.B., *Manitou Springs, Col.* On the Construction of a Mogul Locomotive.

FRANKLIN ELDRED WORCESTER, B.A., Ph.B., *New York City*. On Continuous Brakes.

## BACHELORS OF PHILOSOPHY. (61.)

SILAS WARREN BARTLETT (Select), *South Orange, N. J.* On the Government Telegraph.

HENRY WILLIAM BLAKE (Civil Engineering), *New Haven*. On the Theory of the Telephone.

JOSEPH AUGUSTUS BLAKE, B.A. (Biology), *New Haven*. On the Relative Absorption of Antimony by the Tissues and Organs of the Body.

\*JOHN MARVIN BLAKELEY (Select), *St. Paul, Minn.* On Federal Aid to Common Schools.

\*PERCIVAL RANNEY BOLTON (Biology), *Cleveland, O.* On the Albumose Bodies formed from Egg-albumin by the Action of Pepsin-hydrochloric Acid.

\*THEODORE NEWTON CASE (Dynamic Engineering), *Hartford*. On Natural Burning Gas.

JOHN CHAMBERLAIN (Select), *Kansas City, Mo.* On Building Associations.

FREDERICK WILLIAM DARLINGTON (Dynamic Engineering), *West Chester, Pa.* On Electrical Railways.

ALEXANDER HARRISON DAVIS (Select), *Watertown*. On the Status of the New England Farmer.

JOSEPH OSTERMAN DYER (Chemistry), *Galveston, Tex.* On the Halogen Derivatives of Oxanilide and New Acids made from them.

JAMES EUGENE GREENEBAUM (Chemistry), *Chicago, Ill.* On the Separation of Zinc by Hampe's Method.

HARRY CLOYD HAMILL (Select), *Georgetown, Col.* On the Silver Question.

\*DAVID NEIL HARPER (Chemistry), *Shippensburg, Pa.* On the Quantitative Separation of Beryllium from Aluminum.

WILLIS BENJAMIN HERR (Select), *Denver, Col.* On the Removing Power of the President.

WILLIAM BARLOW HILL (Civil Engineering), *Greenfield Hill*. On Reservoirs and Sources of Water Supply.

\*ABRAHAM LINCOLN HYDE (Civil Engineering), *New Haven*. Review of the N. Y. and N. H. Railway Bridge over the Housatonic River.

\*WILLIAM DAVID JOHNSON (Dynamic Engineering), *New Haven*. On the Nature and Extent of the Influence of the Reciprocating Parts of a Locomotive on its Steadiness.

HARRIE SHELDON LEONARD (Civil Engineering), *Washington, D. C.* On the Methods and Results of the United States Geological Survey.

EDWIN FRANK MEYER (Select), *Chicago, Ill.* On Beef Production in the United States.

\*GEORGE EUSTIS POTTS (Agriculture), *Philadelphia, Pa.* On Sorghum Sugar Cane. SAMUEL BOSTWICK ROBBINS (Civil Engineering), *Lakeville*. On the Salisbury Iron Region.

\*EMANUEL FRANK SELZ (Select), *Chicago, Ill.* On the Punishment of Crime.

WILLIAM SANDERS TEVIS (Civil Engineering), *San Francisco, Cal.* On Irrigation in California.

CALVERT TOWNLEY (Dynamic Engineering), *Cincinnati, O.* On Rotary Fans and their Application to the Ventilation of Mines and Large Buildings.

\*HENRY HAYES WADSWORTH (Civil Engineering), *Glencoe, Minn.* On the Straightening of West River.

GILBERT LINCOLN HUSTED ARNOLD (Dynamic Engineering), *Stamford*. On the Corliss Valve Gear.

WILLIAM WALLACE ATTERBURY (Dynamic Engineering), *Detroit, Mich.* On the Westinghouse Automatic Air Brake, as Applied to the Driving Wheels of Locomotives

HOWARD CONE BOLTON (Select), *Cleveland, O.* On Insects Injurious to Agricultural Products in the United States.

THOMAS STODDARD BRONSON (Biology), *New Haven*. On the Influence of Silver Nitrate on Ferment Action, Studied Quantitatively.

LOUIS WHITFORD BOND (Select), *New York City*. On Arctic Regions.

HARRY LOCKWOOD BURNS (Civil Engineering), *Milford*. On Foundations under Water.

JOHN EDWIN DOANE (Select), *Chicago, Ill.* On the City of Pullman, Ill.

LEWIS EMERSON CADWELL (Chemistry), *New Haven*. On the Action of Bromine on Basic Cupric Nitrate.

HARVEY FARRINGTON (Civil Engineering), *Croton, N. Y.* On the Water Supply of New York.

JOSEPH ESSEX FITZSIMONS (Dynamic Engineering), *Waterbury*. On Compressed Air, as Applied to Driving Street Cars.

ROBERT ELDER FORSTER (Select), *Harrisburg, Pa.* On the Coal Formation of Pennsylvania.

WILLIAM WASHINGTON GORDON, 3D (Civil Engineering), *Savannah, Ga.* On Railroad Commissions.

EVERETT MASON GRIMES (Dynamic Engineering), *Oakland, Cal.* On Krom's Method of Milling Ores.

FRANK SPERRY HARRISON (Civil Engineering), *New Haven*. On Cantilever Bridges.

JAY RUSSELL HICKOX (Civil Engineering), *South Britain*. On the Use of Steel and Iron in Construction.



- ABRAHAM LINCOLN HOWES (Dynamic Engineering), *Black Rock*. On Coal Elevators.
- WILLIAM EVELYN HUTCHINGS (Dynamic Engineering), *Louisville, Ky.* On the Steam Engine Indicator and Indicator Diagrams.
- MORRISON THOMAS HUTCHINSON (Biology), *Brooklyn, N. Y.* On the Influence of Uranium Salts on the Amylolytic Action of Saliva and on the Proteolytic Action of the Gastric and Pancreatic Juices.
- THOMAS COGGESHALL KNOWLES (Dynamic Engineering), *San Francisco, Cal.* On Cable Railways, as Exemplified by the Market Street Cable Railway of San Francisco.
- CORNELIUS FAY LYNDE (Select), *Rock Island, Ill.* On the Clearing-house System.
- MAHLON HENRY MARLIN (Dynamic Engineering), *New Haven*. On some Modern Military Fire Arms.
- FREDERICK ANDERSON MARSH (Select), *Kansas City, Mo.* On the Manufacture of Linseed Oil.
- CONRAD HENRY MATTHIESSEN (Chemistry), *Cornwall, N. Y.* On Parabromothoazoacetanilide, a New Compound.
- GEORGE PERKINS MILLER (Civil Engineering), *Utica, N. Y.* On the Topography of the State of New York.
- HENRY WHITE PATTEN (Dynamic Engineering), *North Haven*. On Electric Lighting.
- WILLIAM ACKER RICE (Select), *St. Paul, Minn.* On Prison and Prison Discipline.
- ARTHUR JONES RICHMOND (Dynamic Engineering), *Providence, R. I.* On the Hydraulic Elevator; its Method of Operation and its Capabilities.
- REGINALD RONALDS (Dynamic Engineering), *New York City*. On Marine Engines and Boilers of To-day.
- ALEXANDER HOLLEY RUDD (Dynamic Engineering), *Lakeville*. On Mountain Railways.
- HENRY RUSTIN (Chemistry) *Omaha, Nebr.* On a New Basic Zinc Nitrate.
- JOHN METCALFE THOMAS (Agricultural), *New York City*. On the Utility Horse of America.
- GEORGE POLLOK DEVEREUX TOWNSEND (Civil Engineering), *Middletown*. On Cable Railways.
- THOMAS BRODHEAD VAN BUREN, JR. (Select), *Englewood, N. J.* On the Agriculture of Japan.
- CHARLES WILCOX (Civil Engineering), *Omaha, Nebr.* On Wind Power and its Utilization.
- ROCKWELL AMASA WILLIAMS (Dynamic Engineering), *Canterbury*. On the Turbine; with a Discussion of the Hercules Wheel.
- WILLIS STOUGHTON WILLIAMS (Select), *Minneapolis, Minn.* On the Flouring Industry of Minneapolis.

## PRIZES.

## CLASS OF 1886.

*For excellence in Civil Engineering*, the prize awarded to HENRY HAYES WADSWORTH, *Glencoe, Minn.*

*For excellence in Dynamic Engineering*, the prize awarded to WILLIAM DAVID JOHNSON, *New Haven.*

*For excellence in German*, the prize awarded to HENRY WILLIAM BLAKE, *New Haven.*

## CLASS OF 1887.

*For excellence in the Mathematics of Junior Year*, the prize awarded to ROBERT FISHER GIBSON, *York, Pa.*, with honorable mention of ROBERT CLAYTON AUGUR, *West Haven*, and EDGAR BURTON HARGER, *Oxford.*

## CLASS OF 1888.

*For excellence in all the Studies of Freshman Year*, the prize awarded to PERCEY FRANKLYN SMITH, *New Haven*, with honorable mention of EDWIN HOYT LOCKWOOD, *New Canaan*, and FRANK HAROLD FARQUHAR, *York, Pa.*

*For excellence in Chemistry*, the prize awarded to PERCEY FRANKLYN SMITH, *New Haven*, with honorable mention of EDWIN HOYT LOCKWOOD, *New Canaan*, FRANK HAROLD FARQUHAR, *York, Pa.*, and WILLIAM CLARKE CATLIN, *Providence, R. I.*

*For excellence in Physics*, the prize awarded to PERCEY FRANKLYN SMITH, *New Haven*, with honorable mention of ARTHUR CHAMBERS ALEXANDER, *Honolulu, H. I.*, FRANK HAROLD FARQUHAR, *York, Pa.*, EDWIN HOYT LOCKWOOD, *New Canaan*, and FRANK NEHEMIAH WATERMAN, *New Britain.*

*For excellence in German*, the prize awarded to PERCEY FRANKLYN SMITH, *New Haven*, with honorable mention of FRANK HAROLD FARQUHAR, *York, Pa.*, and ADDISON GRAVES, *New London.*

*For excellence in Mechanical Drawing*, the prize divided between EDWIN RICHARD HODGE, *Washington, D. C.*, EDWIN WRIGHT ROBINSON, *New Haven*, PERCEY FRANKLYN SMITH, *New Haven*, and FRANK NEHEMIAH WATERMAN, *New Britain.*

*For excellence in Mathematics*, the prize awarded to PERCEY FRANKLYN SMITH, *New Haven*, with honorable mention of EDWIN HOYT LOCKWOOD, *New Canaan*, and MORGAN WALCOTT, *New York City.*

*For excellence in English Composition*, 1st prizes, EDWIN RICHARD HODGE, *Washington D. C.*, PERCEY FRANKLYN SMITH, *New Haven*; 2nd prizes, GEORGE SNOWDEN HOWLAND, *Newport, R. I.*, SAMUEL HARKNESS MCCREA, *Chicago, Ill.*; 3d prizes, ARTHUR CHAMBERS ALEXANDER, *Honolulu, H. I.*, GEORGE DAVID COLTON, *Collinsville*, FRANK HAROLD FARQUHAR, *York, Pa.*, ADDISON GRAVES, *New London*, FELIX KLEEGER, *New Haven*, EDWARD HOYT LOCKWOOD, *New Canaan.*



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PROGRAMME OF STUDIES

AND

CATALOGUE,

FOR THE COLLEGE YEAR, 1886-87.

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# CALENDAR.

<b>1886.</b>		
23 Sept.	Thursday,	First Term begins.
23 Dec.	Thursday,	First Term ends.
<b>1887.</b>		
6 Jan.	Thursday,	Second Term begins.
6 April,	Wednesday,	Spring Recess begins.
13 April,	Wednesday,	Spring Recess ends.
28 June,	Tuesday,	Meeting of Appointing Board.
28 June,	Tuesday,	Anniversary.
29 June,	Wednesday,	Commencement.
30 June,	Thursday,	Examination for Admission.
1, 2 July,	Friday, Sat., }	
<b>Summer Vacation of twelve weeks.</b>		
20, 21 Sept.	Tues., Wedn.,	Examination for Admission.
22 Sept.	Thursday,	First Term begins.
22 Dec.	Thursday,	First Term ends.

## ABBREVIATIONS.

S. H.	-	-	-	-	-	Sheffield Hall.
N. S. H.	-	-	-	-	-	North Sheffield Hall.
TR.	-	-	-	-	-	Treasury Building.
D.	-	-	-	-	-	Durfee College.
F.	-	-	-	-	-	Farnam College.
E.	-	-	-	-	-	East Divinity Hall.
W.	-	-	-	-	-	West Divinity Hall.
P. M.	-	-	-	-	-	Peabody Museum.
A.	-	-	-	-	-	Absent on leave.

In the buildings belonging to the Sheffield Scientific School, the rooms numbered from 1 to 21 are in Sheffield Hall; from 26 to 58 in North Sheffield Hall.

# CORPORATION.

---

## **President.**

REV. TIMOTHY DWIGHT, D.D., LL.D.

## **Fellows.**

HIS EXCELLENCY HENRY B. HARRISON, LL.D., NEW HAVEN.  
HIS HONOR LORRIN A. COOKE, BARKHAMSTED.  
REV. GEORGE J. TILLOTSON, M.A., WETHERSFIELD.  
HON. WILLIAM M. EVARTS, LL.D., NEW YORK CITY.  
CHIEF JUSTICE MORRISON R. WAITE, LL.D., WASHINGTON, D. C.  
REV. LAVALETTE PERRIN, D.D., TORRINGTON.  
REV. BURDETT HART, M.A., NEW HAVEN.  
REV. SAMUEL G. WILLARD, M.A., COLCHESTER.  
REV. JOSEPH W. BACKUS, M.A., PLAINVILLE.  
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WILLIAM W. FARNAM, M.A., NEW HAVEN.  
THOMAS G. BENNETT, PH.B., NEW HAVEN.

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## **Secretary.**

FRANKLIN B. DEXTER, M.A.

## **Treasurer.**

HENRY C. KINGSLEY, M.A.,

(5 TR.) 23 Hillhouse av.



# GOVERNING BOARD.

APPOINTED BY THE CORPORATION OF YALE COLLEGE.

---

## President.

REV. TIMOTHY DWIGHT, D.D., LL.D., (7 TR.) 126 College st.

## Director.

GEORGE J. BRUSH, (3 S. H.) 14 Trumbull st.

## Professors.

ARRANGED IN THE ORDER OF THEIR GRADUATION.

CHESTER S. LYMAN,  
*Astronomy, Theoretical and Practical.* (39 N. S. H.) 88 Trumbull st.

WILLIAM D. WHITNEY,  
*Linguistics and French.* (205 D.) 227 Church st.

GEORGE J. BRUSH,  
*Mineralogy.* (3 S. H.) 14 Trumbull st.

SAMUEL W. JOHNSON,  
*Theoretical and Agricultural Chemistry.* (12 S. H.) 54 Trumbull st.

WILLIAM H. BREWER,  
*Agriculture (NORTON Professor).* (4 S. H.) 246 Orange st.

JOHN E. CLARK,  
*Mathematics.* (40 N. S. H.) 30 Trumbull st.

DANIEL C. EATON,  
*Botany.* (41 N. S. H.) 70 Sachem st.

CHARLES B. RICHARDS,  
*Mechanical Engineering (HIGGIN Professor).* (45 N. S. H.) 43 Elm st.

THOMAS R. LOUNSBURY,  
*English.* 22 Lincoln st.

OSCAR D. ALLEN,  
*Analytical Chemistry and Metallurgy.* (1 S. H.) 433 Temple st.

ADDISON E. VERRILL,  
*Zoölogy and Geology.* (15 P. M.) 86 Whalley av.

SYDNEY I. SMITH,  
*Comparative Anatomy.* (14 P. M.) 78 Whalley av.

WILLIAM G. MIXTER,  
*Chemistry.* (8 T. H.) 144 Edwards st.

A. JAY DUBOIS,  
*Civil Engineering.* (45 N. S. H.) 258 Bradley st.

CHARLES S. HASTINGS,  
*Physics.* (30 N. S. H.) 191 Bradley st.

HENRY W. FARNAM,  
*Political Economy and History.* 43 Hillhouse av.

RUSSELL H. CHITTENDEN,  
*Physiological Chemistry.* (5 S. H.) 32 Trumbull st.



# LECTURERS, INSTRUCTORS AND ASSISTANTS.

ADDITIONAL TO THE GOVERNING BOARD.

---

ALBERT S. WHEELER, <i>German.</i>	Tremont House.
WILLIAM I. KNAPP, Professor of French in the Academical Department, <i>French.</i>	75 Whitney av.
MARK BAILEY, <i>Elocution.</i>	(150 F.) 200 Temple st.
JOHN H. NIEMEYER, Professor in Yale School of Fine Arts, <i>Free Hand Drawing.</i>	
FREDERICK R. HONEY, <i>Descriptive Geometry and Projection Drawing.</i>	(53 N. S. H.) 14 Lincoln st.
THOMAS W. MATHER, <i>Kinematics and Machine Design.</i>	(45 N. S. H.) 19 Warren pl.
SAMUEL L. PENFIELD, <i>Mineralogy.</i>	(2 P. M.) 14 S. H.
HORACE L. WELLS, <i>Analytical Chemistry.</i>	14 S. H.
SAMUEL E. BARNEY, <i>Mathematics and Civil Engineering.</i>	363 Elm st.
ALTON W. LEIGHTON, <i>Drawing.</i>	129 College st.
LOUIS V. PIRSSON, <i>Analytical Chemistry.</i>	8 Prospect pl.
WILLIAM PRICE, <i>French.</i>	139 Elm st.

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## CLERK.

LOUIS STADTMUELLER, 43 Whitney av.

## JANITOR OF SHEFFIELD HALL.

ANTON PFEIFER, 55 Lock street.

## JANITOR OF NORTH SHEFFIELD HALL.

GEORGE W. STODDARD, 82 Mansfield street.

## GRADUATE STUDENTS.

John Alpheus Allen, P.H.B.	<i>New Haven</i>	823 Chapel st.
Arthur Nathaniel Alling, B.A.	<i>New Haven</i>	120 Sherman av.
Samuel Eben Barney, C.E.	<i>New Haven</i>	315 Orange st.
Malcom Booth, P.H.B.	<i>New Haven</i>	175 Oak st.
Herbert DeWitt Carrington, P.H.B.	<i>New Haven</i>	1169 Chapel st.
Theodore Newton Case, P.H.B.	<i>Hartford</i>	287 York st.
Alfred Cowles, Jr., B.A.	<i>Chicago, Ill.</i>	1173 Chapel st.
George Wyckoff Cummins, P.H.B.	<i>Vienna, N. J.</i>	55 N. S. H.
George Francis Garneau, B.A. } St. Louis University.	<i>St. Louis, Mo.</i>	126 High st.
Edmund Otis Hovey, B.A.	<i>Minneapolis, Minn.</i>	90 N. M.
Duane Judson Kelsey, P.H.B.	<i>Killingworth</i>	Killingworth.
Comilo Enrique Pani, B.S. } College of the Christian Brothers, St. Louis, Mo.	<i>Aguacalientes, Mexico</i>	31 Broadway.
Louis Valentine Pirsson, P.H.B.	<i>New York City</i>	8 Prospect pl.
Julius Howard Pratt, Jr., B.A.	<i>Montclair, N. J.</i>	187 C.
Sidney Armour Reeve, P.H.B.	<i>Dayton, O.</i>	409 Temple st.
James Alward Seymour, P.H.B.	<i>Auburn, N. Y.</i>	A.
William Tuttle Shepard, P.H.B.	<i>Bristol</i>	A.
Philemon Tecumseh Sherman, B.A. } St. Louis University.	<i>St. Louis, Mo.</i>	126 High st.
Calvert Townley, P.H.B.	<i>Cincinnati, O.</i>	101 W.
Curtiss Chauncey Turner, P.H.B.	<i>Omaha, Nebr.</i>	391 Temple st.
George Elliot Verrill, P.H.B.	<i>New Haven</i>	86 Whalley av.
Henry Stephens Washington, B.A.	<i>New Haven</i>	27 S.
Charles Percy Willcox, B.S. } Swarthmore College.	<i>Media, Pa.</i>	84 Wall st.

## SENIOR CLASS.

Henry Frederick Adams	Westport	293 George st.
Robert Clayton Augur	West Haven	West Haven.
Elmer Ellsworth Bennett	Plainfield	330 Orange st.
Walter Pierpont Bigelow	New Haven	278 Orange st.
Herbert Spencer Bullard	Hartford	46 N. S. H.
Richard Augustus Chapman	Rye, N. Y.	116 W.
William Henry Coburn	Indianapolis, Ind.	36 Elm st.
Harry Fitch Coleman	Logansport, Ind.	1161 Chapel st.
Lewis Atterbury Conner	New Albany, Ind.	389 Temple st.
David Mark Cummings	Chicago, Ill.	36 Elm st.
Julius Gilbert Day	Seymour	205 Orange st.
William Greenhow Doane	Omaha, Nebr.	64 High st.
Edward Warburton Durant, Jr.	Stillwater, Minn.	43 College st.
Isadore Dyer, Jr.	Galveston, Tex.	88 Wall st.
Arthur Mansfield Everit	New Haven	161 Orange st.
Raymond Thomson French	Seymour	36 Elm st.
Francis Frederick Georger	New York City	36 Elm st.
Robert Fisher Gibson	York, Pa.	88 Wall st.
Charles Joseph Goldmark	New York City	35 High st.
Wilfred Elizur Griggs	Waterbury	389 Temple st.
George Conradt Ham	Washington Hollow, N. Y.	44 Elm st.
Harry Leon Hamlin	Chicago, Ill.	43 College st.
Edgar Burton Harger	Oxford	150 College st.
Herbert Leopold Hart	Chicago, Ill.	1161 Chapel st.
James Henry Hayden	New York City	1161 Chapel st.
William Brisbane Hickox	Litchfield	A.
Marvin D. Hubbell	New York City	138 York st.
Joseph Cooke Jackson, Jr.	New York City	60 W.
Lawrence Bates Jenckes	Stamford	116 W.
Leonard Abbott Jenkins	Dresden, Saxony	88 Wall st.
Charles Sherman Jewett	Buffalo, N. Y.	88 Wall st.
John Edwin Judson	New Haven	142 St. John st.
Frederick Sheffield Kellogg	Utica, N. Y.	43 College st.
Grayson Guthrie Knapp	Auburn, N. Y.	86 W.
Edward Linsley Maltby	Northford	149 College st.
Harley James Morrison	Cincinnati, O.	60 W.
William Partridge Ordway	Boston, Mass.	44 Elm st.
Edmund Bishop Patterson	Allegheny City, Pa.	1161 Chapel st.
Frank Adelbert Paul	New Haven	13 Washington st.
Charles Eugene Phillips	Southington	14 Prospect pl.
William Thomas Rainey	Cleveland, O.	86 W.
Harris Smith Reynolds	Poughkeepsie, N. Y.	43 College st.
John Robert Wheaton Sargent	Chicago, Ill.	36 Elm st.
William Marcelin Scaife	Allegheny City, Pa.	203 York st.

Oscar Harmon Short  
 Edward Arthur Smith  
 Frink Mansfield Smith  
 Edwin Starr Sperry  
 Merton Pierpont Stevens  
 Arthur Peale Summers  
 Howard Beecher Tuttle  
 Alfred John Wakeman  
 Frank Otto Walther  
 Nathaniel P. Washburn  
 Frank Warren Wentworth  
 Edward Gilbert Williams  
 George Henry Wood  
 Robert McKnight Woods

<i>New York City</i>	43 College st.
<i>Middletown</i>	1161 Chapel st.
<i>East Haven</i>	East Haven.
<i>Ansonia</i>	41 High st.
<i>New Haven</i>	561 Howard av.
<i>Colorado Springs, Col.</i>	126 High st.
<i>Naugatuck</i>	44 Elm st.
<i>Green's Farms</i>	293 George st.
<i>Brooklyn, N. Y.</i>	88 Wall st.
<i>Bridgewater, Mass.</i>	149 College st.
<i>Chicago, Ill.</i>	1161 Chapel st.
<i>Essex</i>	47 Stanley st.
<i>Dayton, O.</i>	88 Wall st.
<i>New Haven</i>	364 George st.
	SENIORS, 58



## JUNIOR CLASS.

Arthur Chambers Alexander	<i>Honolulu, H. I.</i>	85 w.
John Childe Anderson	<i>Sing Sing, N. Y.</i>	65 w.
Joseph Albright Archbald	<i>Scranton, Pa.</i>	36 Elm st.
Gardner Ball, Jr.	<i>San Francisco, Cal.</i>	36 Elm st.
William Hill Bean	<i>New Haven</i>	40 Pleasant st.
Charles Bart Berger	<i>Denver, Col.</i>	88 Wall st.
George Bart Berger	<i>Denver, Col.</i>	88 Wall st.
Marshall Latham Bond	<i>New York City</i>	43 College st.
William Tillinghast Bull	<i>Newport, R. I.</i>	35 High st.
George Robert Carter	<i>Honolulu, H. I.</i>	43 College st.
William Clarke Catlin	<i>Providence, R. I.</i>	27 Lynwood st.
James Henry Coleman	<i>New York City</i>	62 w.
George David Colton	<i>Collinsville,</i>	154 Humphrey st.
John Nesbitt Conyngham	<i>Wilkesbarre, Pa.</i>	120 High st.
Charles Edward Curtiss	<i>New Haven</i>	138 Dwight st.
Richard Sydney Curtiss	<i>Stratford</i>	103 Wall st.
Jesse Chase Dann	<i>Buffalo, N. Y.</i>	36 Elm st.
Henry Lewis Davis	<i>Wallingford</i>	1010 Chapel st.
George Howard Davison	<i>New York City</i>	43 College st.
William Henry Davol, Jr.	<i>Brooklyn, N. Y.</i>	103 Wall st.
Carlton Melville DeWolf	<i>New York City</i>	389 Temple st.
Robert Russel Dickey	<i>Dayton, O.</i>	88 Wall st.
John Eufemio Dockendorff	<i>Brooklyn, N. Y.</i>	88 Wall st.
John Ambrose Doolittle	<i>New Haven</i>	219 Orange st.
John Feeter Easterbrook	<i>New Haven</i>	82 York sq.
Henry Hays Ellis	<i>Oxford, Me.</i>	8 Prospect pl.
Frank Harold Farquhar	<i>York, Pa.</i>	88 Wall st.
John Ellis Field	<i>Denver, Col.</i>	126 High st.
Richard Huntington Franchot	<i>Schenectady, N. Y.</i>	43 College st.
Pedro Florentino Francke	<i>New York City</i>	43 College st.
Deane Funk	<i>McLean, Ill.</i>	67 w.
Henry Kellogg Goetchius	<i>New York City</i>	43 College st.
James Douglas Gold	<i>West Cornwall</i>	65 Grove st.
Addison Graves	<i>New London</i>	85 w.
Franklin Moses Gray	<i>Chicago, Ill.</i>	46 Elm st.
Howard Greer, Jr.	<i>Chicago, Ill.</i>	6 Prospect pl.
Matthew Griswold, Jr.	<i>Erie, Pa.</i>	57 w.
Stephen Benedict Grummond, Jr.	<i>Detroit, Mich.</i>	395 Temple st.
Fred R. Hamlin	<i>Chicago, Ill.</i>	1179 Chapel st.
Charles Merritt Heminway	<i>Watertown</i>	1142 Chapel st.
Noble Foster Hoggson	<i>New Haven</i>	126 York st.
George Snowden Howland	<i>Newport, R. I.</i>	43 College st.
Howard Livingstone Isbell	<i>Union City</i>	6 Prospect pl.
Harry Garrybrant Jenner	<i>Dayton, O.</i>	125 Dwight st.

Harry Lydstone Johnson	<i>New Haven</i>	25 Eld st.
Cyrus Field Judson	<i>New York City</i>	43 College st.
George Converse Kimball	<i>Hartford</i>	64 w.
Felix Kleeberg	<i>New Haven</i>	14 Orange st.
Edward Lambert Leeds	<i>Stamford</i>	120 High st.
Thomas Albert Legler, Jr.	<i>Dayton, O.</i>	1182 Chapel st.
Louis LeSassier	<i>New Orleans, La.</i>	72 w.
Edwin Hoyt Lockwood	<i>New Canaan</i>	103 Wall st.
Samuel Harkness McCreia, Jr.	<i>Chicago, Ill.</i>	46 Elm st.
George Grant Mason	<i>Milburn, Ill.</i>	62 w.
William Smith Mason	<i>Milburn, Ill.</i>	62 w.
Charles Griffin Miller	<i>New Rochelle, N. Y.</i>	36 Elm st.
Edward Steward Moore	<i>New London</i>	409 Temple st.
James Augustus Nelson	<i>Bridgeport</i>	1010 Chapel st.
Edward Marshall Ney	<i>Hartford</i>	59 Prospect st.
Charles Norris, Jr.	<i>New York City</i>	71 w.
Elbert Ellsworth Norton	<i>New Haven</i>	33 Pearl st.
Selden Yale Osborn	<i>New Haven</i>	232 York st.
Edward Horatio Parker	<i>Detroit, Mich.</i>	43 College st.
Franklin T. Parlin	<i>Casselton, Dakota</i>	1010 Chapel st.
Frank Wyman Farmerter	<i>Plattsburgh, N. Y.</i>	39 Lynwood st.
John Erskine Patrick	<i>Omaha, Nebr.</i>	64 High st.
Daniel Tucker Coffin Perkins	<i>San Francisco, Cal.</i>	36 Elm st.
Francis Cole Pratt	<i>Hartford</i>	36 Elm st.
John Goodell Prouty	<i>Spencer, Mass.</i>	46 Elm st.
George Brinckerhoff Richards	<i>New Haven</i>	313 York st.
Edwin Wright Robinson	<i>New Haven</i>	255 Ferry st.
Henry Charles Schwab	<i>Chicago, Ill.</i>	66 w.
Charles Kirtland Shelton	<i>Bridgeport</i>	1010 Chapel st.
Shiukichi Shigemi	<i>Imabari, Japan</i>	330 Orange st.
Orville Emerson Sloat	<i>New Haven</i>	170 York st.
Ernest Ellsworth Smith	<i>New Haven</i>	16 Hughes pl.
Percey Franklyn Smith	<i>New Haven</i>	13 Home pl.
Ralph Hebert Smith	<i>Waterbury</i>	389 Temple st.
Frederick William Spanutius	<i>New Haven</i>	180 Chestnut st.
Stanley Matthews Staggs	<i>Frankfort, Ky.</i>	201 Orange st.
Charles Weaver Stewart	<i>Newport, R. I.</i>	35 High st.
Howard Canning Taylor	<i>Green's Farms</i>	65 Grove st.
William Conquest Tucker	<i>New York City</i>	61 w.
Charles Alling Tuttle	<i>New Haven</i>	364 Orchard st.
Morgan Walcott	<i>New York City</i>	389 Temple st.
Charles Spencer Wells	<i>Southport</i>	86 Whitney av.
Ralph McIntosh Wilcox	<i>Portland</i>	59 Grove st.
Frank Clark Woodruff	<i>Orange</i>	41 High st.

JUNIORS 88

## FRESHMAN CLASS.

William Belknap Allen	<i>Pewee Valley, Ky.</i>	238 York st.
James Bradshaw Bailey	<i>Harrisburgh, Pa.</i>	1079 Chapel st.
Erdmann Dwight Baldwin	<i>Honolulu, H. I.</i>	421 Temple st.
Sherman Woodward Barker	<i>Woodbridge</i>	41 High st.
Louis Lawrence Barnum	<i>Thompsonville</i>	16 S. H.
William Bartlett Beckley	<i>New Haven</i>	300 Howard av.
Mark Spaulding Bradley	<i>East Jaffrey, N. H.</i>	136 College st.
William Dennison Breed	<i>Cincinnati, O.</i>	393 Temple st.
William Fances Breeze	<i>San Francisco, Cal.</i>	104 Wall st.
Bertram Loring Britton	<i>Cleveland, O.</i>	289 York st.
Frederick Willard Burgess	<i>New Haven</i>	Rock st., Westville.
Elton Goodrich Burroughs	<i>New York City</i>	67 Howe st.
George Tyler Burroughs, Jr.	<i>Chicago, Ill.</i>	55 Trumbull st.
Henry Studley Burroughs	<i>Chicago, Ill.</i>	55 Trumbull st.
Frank Arthur Busse	<i>New Haven</i>	3 Ridge st.
Perry Moore Caldwell	<i>Wheeling, W. Va.</i>	203 York st.
Jay Freeborn Carlisle	<i>Brooklyn, N. Y.</i>	7 Library st.
William Darrow Carter	<i>Waterbury</i>	38 High st.
Arthur Sanford Cheney	<i>New Haven</i>	45 Elm st.
Tecumseh Sherman Clark	<i>Pittsburgh, Pa.</i>	393 Temple st.
William Shiner Clawson	<i>Woodstown, N. J.</i>	1079 Chapel st.
William Hillard Conyngham	<i>Wilkes-Barre, Pa.</i>	120 High st.
Frank Marcus Cooper	<i>Kingston, Pa.</i>	395 Temple st.
Louis Julius Curtis	<i>Stamford</i>	109 York st.
Arthur Herbert Day	<i>New Haven</i>	310 York st.
Edward Hangary Day	<i>New Albany, Ind.</i>	393 Temple st.
Philip James Deering	<i>Portland, Me.</i>	238 York st.
Edwin Kirk Dillingham	<i>New Orleans, La.</i>	157 Orange st.
Louis Coert DuBois	<i>Hudson, N. Y.</i>	1169 Chapel st.
Frederick Howard Ellsworth	<i>Hartford</i>	1 Whalley av.
Harootum Enflajian	<i>Harpoot, Turkey</i>	92 York sq.
Edward Everest	<i>Newark, N. J.</i>	90 Wall st.
Willis Judson Fenn	<i>Plymouth</i>	24 Dow st.
William Irving Ferrey	<i>Pittsfield, Mass.</i>	31 Trumbull st.
Theron Rockwell Field	<i>New York City</i>	154 Grove st.
Lloyd Wiegand Fisher	<i>Westtown, N. Y.</i>	339 Prospect st.
Hugh Neely Fleming	<i>Erie, Pa.</i>	393 Temple st.
Lewis Brown Gawtry	<i>New York City</i>	109 Wall st.
Harry Cromwell Gibbons	<i>Middletown</i>	59 Prospect st.
George Frank Goodale	<i>New Haven</i>	6 Prospect pl.
George Dexter Gregory	<i>Brooklyn, N. Y.</i>	337 Orange st.
Louis Montrose Haight	<i>Alameda, Cal.</i>	82 Wall st.
Henry Pierce Hall	<i>San Francisco, Cal.</i>	425 Temple st.
John Augustus Hartwell	<i>Unionville, N. Y.</i>	128 Temple st.

Leland Howard	Hartford	64 w.
Arthur Grant Huntington	Cleveland, O.	77 w.
Gustave Erwin Huttelmaier	Knoxville, Tenn.	128 Temple st.
Adrian Muller Isham	Englewood, N. J.	17 College st.
Arthur Wiswell Jepson	New Haven	30 Grove st.
John Henry Klock, Jr.	New Haven	1201 Chapel st.
Edwin Forest Landy	Cincinnati, O.	101 w.
C. Carlton Lee	Cleveland, O.	285 York st.
Eugene Lentilhon	New York City	55 w.
George Alfred Lund	West Stratford	West Stratford.
David Lyman	Middlefield	128 High st.
Boynton Wells McFarland	New Haven	67 Mansfield st.
Frank Aloysius Maloney	New Haven	34 Ferry st.
Kingsley Walton Martin	Staten Island, N. Y.	133 College st.
Frederic Bausman Mathews	Philadelphia, Pa.	44 Elm st.
Ferris Jacobs Meigs	New York City	24 Home pl.
George Wellington Miles, Jr.	Milford	Milford.
John Raymond Mitchell	Franklin, Pa.	46 Elm st.
Augustus René Moën	New York City	109 Wall st.
Edwin Morrison	Cincinnati, O.	59 w.
Thomas Hunter Morrison	Cincinnati, O.	59 w.
William Brewster Morrison	Willimantic	134 College st.
William Belknap Newberry	New Haven	73 Whitney av.
Roger Samuel Newell	Bristol	103 Park st.
Edwin Oppenheimer	New Haven	78 Lyon st.
Frank Lee Owen	Oakland, Cal.	82 Wall st.
Gains Foster Paddock	St. Louis, Mo.	175 Oak st.
Kenyon Vickers Painter	Cleveland, O.	155 Elm st.
William Henry Pierce	South Britain	40 Lynwood st.
Henry Adams Plumer	Philadelphia, Pa.	46 Elm st.
John Francis Poëy	Havana, Cuba	55 Prospect st.
Edwin Read	Brooklyn, N. Y.	1079 Chapel st.
Irwin Rew	Chicago, Ill.	90 Wall st.
Henry Work Rianhard	New York City	133 College st.
Paul Skiff Robinson	New Haven	137 Edwards st.
James Woodrow Ruthven	Scranton, Pa.	136 College st.
Alfred Schwab	Chicago, Ill.	66 w.
Ernest Elisha Sperry	Waterbury	226 Crown st.
Paul Sheaffer	Pottsville, Pa.	105 Wall st.
Frederick Robinson Shepard	Minneapolis, Minn.	68 w.
Arthur Bertram Skelding	Riverside	65 Grove st.
Albert Kingsley Spencer	Cleveland, O.	68 w.
George Jarvis Spencer	Old Saybrook	411 Temple st.
Charles Emerson Stone	Spencer, Mass.	143 York st.
Lewis Hobart Sweetser	San Francisco, Cal.	393 Temple st.
Henry Hutchins Sykes	New Haven	114 High st.
Orien Edward Taft	Chicago, Ill.	104 Wall st.
Abraham Louis Thalheimer	New Haven	100 St. John st.



Benjamin Comfort Thomas	<i>Columbus, Ind.</i>	38 Elm st.
Harry George Tombler	<i>Easton, Pa.</i>	1079 Chapel st.
Charles Newman Traver	<i>Hudson, N. Y.</i>	137 College st.
Clarence Beecher Twitchell	<i>New Haven</i>	68 Asylum st.
Harry Mighels Verrill	<i>Portland, Me.</i>	86 Whalley av.
William Walker Weare	<i>Chicago, Ill.</i>	154 Grove st.
Robert Taylor Wheeler	<i>Jersey City, N. J.</i>	84 Wall st.
Guthrie Minor Wilson	<i>Bardstown, Ky.</i>	393 Temple st.
John Albert Woodruff	<i>Windsor Locks</i>	55 Prospect st.
Bertram G. Work	<i>Akron, O.</i>	1179 Chapel st.
William Charles Wurtemberg	<i>Willink, N. Y.</i>	64 State st.
Thomas Henry Yardley	<i>Newport, R. I.</i>	143 College st.
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### SPECIAL STUDENTS NOT CANDIDATES FOR A DEGREE.

Edmund Brown	<i>Norfolk</i>	233 York st.
Joseph Stanley Brown	<i>Washington, D. C.</i>	14 S. H.
Abner Reeder Chambers	<i>Trenton, N. J.</i>	118 York st.
Louis Stanley Ferry	<i>New Haven</i>	261 Crown st.
Willis Phelps	<i>Springfield, Mass.</i>	53 Prospect st.
Warren A. Spalding	<i>New Haven</i>	89 Church st.

SPECIAL STUDENTS, 6.

### SUMMARY.

Graduates,	-	-	-	-	-	23
Seniors,	-	-	-	-	-	58
Juniors,	-	-	-	-	-	88
Freshmen,	-	-	-	-	-	104
Special,	-	-	-	-	-	6
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# SHEFFIELD SCIENTIFIC SCHOOL

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## I.

### OBJECTS.

THE SHEFFIELD SCIENTIFIC SCHOOL is devoted to instruction and researches in the mathematical, physical and natural sciences, with reference to the promotion and diffusion of science, and also to the preparation of young men for such pursuits as require especial proficiency in these departments of learning. It is one of the Departments of Yale University, like the law, medical, theological, and art schools, having its separate funds, buildings, teachers and regulations, but governed by the Corporation of Yale College, which appoints the professors and confers the degrees. It is, in part, analogous to the academic department, or classical college, and, in part, to the professional schools.

The instruction is intended for two classes of students :—

I. Graduates of this or of other colleges, and other persons qualified for advanced or special scientific study.

II. Undergraduates who desire a training chiefly mathematical and scientific, in less part linguistic and literary, for higher scientific studies, or for various other occupations to which such training is suited.

## II.

### HISTORY AND ORGANIZATION.

The School was commenced in 1847. In 1860, a convenient building and a considerable endowment were given by Joseph E. Sheffield, Esq., of New Haven, whose name, at the repeated request of the Corporation of Yale College, was afterward attached to the foundation. Mr. Sheffield afterward frequently and munificently increased his original gifts.

In 1863, by an act of the Connecticut Legislature, the national grant for the promotion of scientific education (under the congressional enactment of July, 1862), was given to this department

of Yale University. Since that time, and especially since the autumn of 1868, numerous liberal gifts have been received from the citizens of New Haven, and from other gentlemen in Connecticut and New York, for the endowment of the School, and the increase of its collections.

The action of the State led to the designation by law of a State Board of Visitors, consisting of the Governor, Lieutenant-Governor, three senior Senators, and the Secretary of the State Board of Education: and this Board, with the Secretary of the Scientific School, is also the Board for the appointment of students to hold the State scholarships.

The Governing Board consists of the President of Yale University and the professors who are permanently attached to the School. There are several other instructors associated with them, a part of whom are connected with the other departments of the University.

### III.

#### BUILDINGS AND APPARATUS.

The two buildings in which the work of instruction in the Scientific School is mainly carried on, are called Sheffield Hall and North Sheffield Hall; but instruction in Mineralogy, Geology, and Biology, including Zoölogy and Comparative Anatomy, is now given entirely in the Peabody Museum and Free Hand Drawing in the Art School. These buildings contain a large number of recitation and lecture rooms, a hall for public assemblies and lectures, chemical and metallurgical laboratories, besides studies for some of the professors, where their private technical libraries are kept.

The following is a summary statement of the collections belonging to the School:

1. Laboratories and Apparatus in Chemistry, Metallurgy, Physics, and Zoölogy.
2. Metallurgical Museum of Ores, Furnace Products, etc.
3. Agricultural Museum of Soils, Fertilizers, useful and injurious insects, etc.
4. Collections in Zoölogy.
5. Astronomical Observatory, with an equatorial telescope by Clark and Sous. of Cambridge, a meridian circle, etc.
6. A collection of Mechanical Apparatus, constituting the "Collier Cabinet."
7. Models in Architecture, Geometrical Drawing, Civil Engineering, Topographical Engineering and Mechanics; diagrams adapted to public lectures; instruments for field practice.
8. Maps and Charts, topographical, geological, hydrographical, etc.

The herbarium of Professor Brewer, and the astronomical instruments of Professor Lyman, are deposited in the buildings. Professor Eaton's herbarium, near at hand, is freely accessible. Students also have access to the various laboratories and collections in Natural Science in the Peabody Museum.

Students are also admitted, under varying conditions, to the University and Society libraries, the College Reading Room, the School of the Fine Arts, and the Gymnasium.

#### IV.

#### THE LIBRARY.

The special technical library of the Scientific School consists of about five thousand volumes. Included in this is the "Hillhouse Mathematical Library" of twenty-four hundred volumes, collected during a long series of years by Dr. William Hillhouse, and in 1870 purchased and presented to the Institution by Mr. Sheffield. A catalogue of this collection forms a supplement to the Annual Report of the Governing Board of 1870. All the prominent scientific journals of this country and of Europe, together with the proceedings of foreign academies, and scientific societies, can be found either in this library or in the University Library to which students have access.

#### V.

#### INSTRUCTION FOR GRADUATE AND SPECIAL STUDENTS.

Persons who have gone through undergraduate courses of study, here or elsewhere, may avail themselves of the facilities of the School for more special professional training in the physical sciences and their applications; gaining in one, two, or three years, the degree of BACHELOR OF PHILOSOPHY or, in two additional years of Engineering study, that of CIVIL ENGINEER or of MECHANICAL ENGINEER.

Or, engaging in studies of a less exclusively technical character, they may become candidates for the degree of DOCTOR OF PHILOSOPHY. The instruction in such cases will be adapted to the particular needs and capacities of each student, and may be combined with that given by the graduate instructors in other departments of the University. This degree is conferred upon those who, having already taken a Bachelor's degree, engage as students in the



Department of Philosophy and the Arts for not less than two years in assiduous and careful study. It is not given upon examination to those whose studies are pursued elsewhere. The requirements for it will in some cases exact of the student more than two years of post-graduate labor, especially so, wherever the course of undergraduate study has been, as in the Scientific School, of less than four years. The candidate must pass a satisfactory final examination, and present a thesis giving evidence of high attainment in the branches of knowledge to which he has attended. A good knowledge of Latin, German and French will be required in all cases, unless, for some exceptional reason, the candidate be excused by the Faculty. The graduating fee is ten dollars.

Subjects likely to receive special attention are suggested as follows:

Professor LYMAN, in the use of meridional and other astronomical instruments.

Professor DuBois, in the principles of thermodynamics, and utilization of heat as a source of power.

Professor RICHARDS, in mechanical engineering.

Professor HASTINGS, in selected subjects in physics, and guidance in laboratory work.

Professor BRUSH, in the analysis and determination of mineral species, and in descriptive mineralogy.

Professor JOHNSON, in theoretical, analytical, and agricultural chemistry.

Professor BREWER, in agriculture and forest culture and in physical geography.

Professor CLARK, in definite integrals, differential equations, analytical mechanics, the theory of numerical approximation, with the method of least squares.

Professor EATON, in structural and systematic botany, with reference to both flowering and cryptogamous plants.

Professor ALLEN, in analytical chemistry, and in metallurgy.

Professor VERRILL, and Professor SMITH, in zoölogy, comparative anatomy, and geology.

Professor CHITTENDEN, in physiological chemistry.

The same courses of study are open, for a longer or shorter time, to graduate students, who do not desire to become candidates for a degree.

Students who have taken the degree of Bachelor of Philosophy,

may obtain the degree of **CIVIL** or of **MECHANICAL ENGINEER** at the end of two academical years, by pursuing the following higher course of study and professional training.

The course of study for the degree of **CIVIL ENGINEER** will comprise—

1. Higher Calculus. Higher Geometry. Theory of Numerical Operations.
2. Analytical Mechanics. Mechanics applied to engineering.
3. A Course of Construction and Design. Projects.
4. Practical Astronomy, with use of Instruments, computations, etc.

The course will occupy one year.

To secure the requisite amount of professional knowledge and practice, the candidate will be required to furnish a comprehensive report of the results of an examination into the existing condition of some special line of constructive art; or to present proper evidence that he has had actual charge in the field, for several months, of construction or surveying parties, or held some responsible position deemed equivalent to this.

An elaborate design must also be submitted of some projected work of construction, based upon exact data obtained from careful surveys made by the candidate, and comprising all the requisite calculations, and the necessary detailed drawings, and accompanied by full specifications of the work to be done, and the requirements to be met by the contractor.

The fee for this degree is five dollars.

The course of study for the degree of **MECHANICAL ENGINEER** will comprise—

1. Higher Calculus. Higher Geometry. Theory of Numerical Operations.
2. General Principles of Dynamics (Analytical Mechanics), including special application of these Principles to Dynamic problems.
3. Construction of Machines. Designs.
4. Preparation of theses on special subjects in Mechanical Engineering.

During the second year candidates will be permitted to employ such portion of their time as may be deemed advisable or necessary in the examination of engineering works and manufacturing establishments, and may also have the privilege of entering upon professional practice, provided it is done with the knowledge and consent of the Professor of Mechanical Engineering, and under such circumstances as shall appear to him to be favorable to professional progress.

An elaborate thesis on some professional subject, with an original design, or project, accompanied by proper working drawings, will be required at the end of the second year.

The fee for this degree is five dollars.

**SPECIAL STUDENTS.**—For the benefit of those who, being fully qualified, desire to pursue particular studies without reference to the obtaining of a degree, special or irregular students are received in most of the departments of the School; not, however, in the Select Course or in the Freshman Class.

It should be distinctly understood that these opportunities are not offered to persons who are incompetent to go on with the special studies pursued by the regular classes, but are designed to aid those who, having received a sufficient preliminary education elsewhere, desire to increase their proficiency in special branches.

## VI.

### REQUIREMENTS FOR ADMISSION AND COURSES OF INSTRUCTION FOR UNDERGRADUATE STUDENTS.

**TERMS OF ADMISSION.**—Candidates must not be less than fifteen years of age, and must bring satisfactory testimonials of moral character from their former instructors or other responsible persons.

For admission to the Freshman Class the students must pass a thorough examination in the following subjects:

*English*—including grammar, spelling and composition. In grammar, Whitney's Essentials of English Grammar, or an equivalent.

*History of the United States.*

*Geography.*

*Latin*—(1) Simple exercises in translating English into Latin. (Smith's "*Principia Latina*," Part I, is named as indicating the nature and extent of this requirement, and an acquaintance with it will be required unless a satisfactory substitute is offered.) (2) Cæsar—six books of the Gallic War, or their equivalent. (As advantageous substitutes for the last three books of Cæsar may be suggested three books of Vergil's *Æneid* or a similar amount of Ovid.)

*Arithmetic*—Fundamental Operations, Least Common Multiple, Greatest Common Divisor, Common and Decimal Fractions, Denominate Numbers, including the Metric System of Weights and Measures; Percentages, including Interest, Discount, and Commission: Proportion, Extraction of the Square and Cube Roots.



*Algebra*—Fundamental Operations, Fractions, Equations of the First Degree with one or several unknown quantities; Inequalities, Ratio and Proportion, Involution, including the Binomial Formula, for an entire and positive Exponent; Evolution, the Reduction of Radicals, Equations of the Second Degree, Progressions, Permutations and Combinations, the Method of Indeterminate Coefficients, Fundamental Properties of Logarithms, Compound Interest.

*Geometry*—Plane, Solid and Spherical; including fundamental notions of Symmetry, and examples of Loci and Maxima and Minima of Plane Figures.

*Trigonometry*—Including the Analytical Theory of the Trigonometrical Functions, and the usual formulæ; the Construction and Use of Trigonometrical Tables; and the Solution of Plane Triangles; so much, for example, as is contained in Newcomb's *Trigonometry* to Art. 79, or in Wheeler's, or Richards', or Wentworth's *Plane Trigonometry*, or in the *Plane Trigonometry* of Oliver, Wait and Jones. The Logarithmic and Trigonometric Tables furnished at the Examination will be Newcomb's (Henry Holt & Co., New York, 1882).

While no entrance examination is held in the *History of England*, candidates for admission are urgently advised to make themselves as familiar as possible with that subject; as a knowledge of it is essential to the most successful prosecution of some of the studies of the course.

Candidates will be allowed the option of passing on the above-named subjects in two successive years. In such cases they must present themselves for examination at the June examination of the first year in the following subjects or parts of subjects: *History of the United States, Geography, Arithmetic, Plane Geometry, and Algebra to Quadratic Equations.*

In order to have this preliminary examination counted, candidates must pass satisfactorily on four of the subjects; and notice of the intention to divide the examination must be given to Professor George J. Brush, Director of the School, on or before June 15.

For preparation in Algebra, Geometry, and Trigonometry, the recently published text-books of Professor Newcomb (Henry Holt & Co., New York), may, without indicating undue preference, be especially recommended. And to the candidate who prepares in other works, they may serve to indicate the extent and kind of attainments expected in the prescribed topics. Candidates who prepare in the *Geometry* of this author, may for the present omit the short chapters on Ellipse, Hyperbola, and Parabola; though they will find it advantageous to study them.

In his preparation in GEOMETRY the candidate should, as far as practicable, have suitable exercises in proving simple theorems and solving simple problems for himself. It is important, too, that he should be accustomed to the numerical application of geometric principles, and especially to the prompt recollection and use of the elementary formulæ of mensuration. In TRIGONOMETRY he should be exercised in applying the usual formulæ to a variety of simple reductions and



transformations, including the solution of trigonometrical equations. Readiness and accuracy in trigonometrical calculations are also of prime importance to the candidate. If the use of logarithms is postponed in his preparation till Trigonometry is taken up (which is by no means necessary or advisable), he should then have abundant application of them to all forms of calculation occurring in ordinary practice, as well as those appearing in the solution of triangles. Finally, in all of his calculations, he should study the art of neat and orderly arrangement.

In LATIN the student should have such continued training in parsing as shall make him thoroughly familiar with declensions and conjugations, and with the leading principles of Syntax. To secure these results more effectually, the requirement has been adopted of simple exercises in translating English into Latin. As this course of exercises is designed solely as a preparation for reading, it should be begun at the earliest stage of Latin study. A very large proportion of the deficiencies in the Latin examination for several years past has been due to the neglect of the suggestions of this paragraph, and to the attempt to read a Latin author with totally inadequate grammatical preparation.

The examinations for admission in 1887 take place at North Sheffield Hall, on Thursday, Friday, and Saturday, June 30, July 1, 2 (beginning at 9 A. M. on Thursday); and on Tuesday and Wednesday, September 20, 21 (beginning at 9 A. M. on Tuesday). In general, examinations for admission to the Freshman Class of the *next* year can be held only in June and September as specified; if in any case sufficient reason exists for an exception to this rule, a special fee (not exceeding fifty dollars) will be charged.

In 1887, examinations (for the Freshman Class only) will also be held in Andover, Mass., in Chicago, in Cincinnati, and in San Francisco (beginning on Thursday, June 30, at 9 A. M.), at places to be announced in local newspapers of the day previous. Candidates who propose to be present are requested to send their names to Professor George J. Brush, Director of the School, before June 15. A fee of five dollars will be charged for admission to the examinations outside of New Haven.

Candidates for advanced standing in the undergraduate classes are examined, in addition to the preparatory studies, in those already pursued by the class they wish to enter. No one can be admitted as a candidate for a degree, later than at the beginning of the Senior year.

COURSES OF INSTRUCTION, occupying three years, are arranged to suit the requirements of various classes of students. The first year's work is the same for all; for the last two years the instruction is chiefly arranged in special courses.

The special courses most distinctly marked out are the following:

- (a.) In Chemistry;                      (b.) In Civil Engineering;
- (c.) In Dynamical (or Mechanical) Engineering;
- (d.) In Agriculture;                      (e.) In Natural History;
- (f.) In Biology preparatory to Medical Studies;
- (g.) In studies preparatory to Mining and Metallurgy;
- (h.) In select studies preparatory to other higher studies.

The arrangement of studies is indicated in the annexed scheme. A fuller statement of the methods and character of the instruction will be found below, p. 50 ff. The number of hours given means, unless otherwise specified, hours per week.

#### FRESHMAN YEAR: INTRODUCTORY TO ALL THE COURSES.

FIRST TERM:—*German*—Whitney's Grammar and Reader, 3 hrs. *English*—Lounsbury's History of the English Language, 1 hr.; Exercises in composition. *Mathematics*—The Derivatives of Algebraic Functions; Fundamental Properties of Equations; Plane Analytical Geometry; 3 hrs. *Physics*—Recitations, 2 hrs.; with experimental lectures, 2 hrs. *Chemistry*—Recitations, 2 hrs.; laboratory practice, 2 hrs. *Elementary Drawing*—Practical Lessons in the Art School, 3 hrs.

SECOND TERM—*Language, Physics and Chemistry*—as stated above. *Mathematics*—Plane Analytical Geometry, continued; Spherical Trigonometry (Newcomb's); 3 hrs. *Physical Geography*—8 Lectures during the term. *Botany*—Gray's Lessons, 3 hours. *Drawing*—Principles of Orthographic Projection; Isometric Drawing with application to drawing from models and structures, and isometric construction of objects from their orthographic projections; Projections of Shadows; Shading and tinting; Sections; Developments and Intersections of Surfaces; 4 hrs.

For the Junior and Senior years the students select for themselves one of the following Courses.

#### (a.) IN CHEMISTRY.

##### JUNIOR YEAR:

FIRST TERM:—*Organic Chemistry*—Lectures and Recitations, 2 hrs. *Qualitative Analysis*—Recitations, 2 hrs.; Laboratory Practice, 20 hrs.; Blowpipe practice and Determinative Mineralogy, 3 hrs. *German*—3 hrs. *French*—3 hrs.

SECOND TERM:—*Organic Chemistry*—Lectures and Recitations, 2 hrs. *Qualitative Analysis*—Laboratory Practice, 20 hrs.; Recitations, 2 hrs. *Mineralogy*—Blowpipe Analysis and determination of species, 3 hrs.; Lectures in Crystallography and Descriptive Mineralogy, 2 hrs. *French*—3 hrs. *German*, 3 hrs.

## SENIOR YEAR:

FIRST TERM:—*Theoretical Chemistry*—Recitations and Lectures, 2 hrs. *Agricultural Chemistry*—Recitations (optional). *Quantitative Analysis*—continued six weeks, 20 hrs. *Organic Chemistry*—Experimental work during the remainder of the term, 20 hrs. *Geology*—Dana's, Recitations, 3 hrs. *Zoology*—Lectures 2 hrs. *French*—3 hrs.

SECOND TERM:—*Theoretical Chemistry*—continued, 2 hrs. *Zoology*—continued, 2 hrs. *Analytical Chemistry*—Analysis of Minerals and Technical Products, 20 hrs. *Assaying*—(optional). *Metallurgy*—Lectures, (optional). *Geology*—Dana's, 3 hrs. *Mineralogy*—(optional). *French*—3 hrs., during Winter half-term.

The Laboratory Practice of the second term of the Senior Year may be devoted to such special branches of Analytical or Organic Chemistry as the student may desire, or to original investigations in connection with theses.

## (b.) IN CIVIL ENGINEERING:

## JUNIOR YEAR.

FIRST TERM:—*Mathematics*—Analytical Geometry of Three Dimensions; Elements of the Theory of Functions; Differential Calculus, with applications to Geometry and Analysis; solution of Numerical Equations; 6 hrs. *Surveying*—Field work, 16 hrs. till November. *Drawing*—Descriptive Geometry, 6 hrs. from November. *German*—3 hrs. *French*—3 hrs.

SECOND TERM:—*Mathematics*—Integral Calculus with applications to Geometry; Rational Mechanics; 6 hrs. *Drawing*—Descriptive Geometry, concluded; Topographical; Practice in working drawings; 6 hrs. *Surveying*—Topographical and Rail Road curves, 16 hrs. *German*—3 hrs. *French*—3 hrs.

## SENIOR YEAR.

FIRST TERM:—*Field Engineering*—Location of line of Railroad, setting out slope stakes, calculation of earth work; Lectures on economic location; Office work; Henck's Field Book; 20 hrs. till November. *Civil Engineering*—Mechanics applied to Engineering; Resistance of Materials; Bridges and Roofs; Stone Cutting with Graphical Problems; 8 hrs. *Geology*—Dana's, 3 hrs. *Mineralogy*—Blowpipe Analysis and Determinative Mineralogy, 3 hrs. *French*—3 hrs.

SECOND TERM:—*Civil Engineering*—Bridges and Roofs; Building Materials; Stability of Arches and Walls; Foundations; 6 hrs. *Dynamics*—Principles of Mechanism; Thermodynamics; Steam Engine; 6 hrs. *Hydraulics*—Hydraulics and Hydraulic Motors, 3 hrs. *Drawing*—Designing; Practical Problems; Specifications and Estimates; 12 hrs. *Astronomy*—Practical Astronomy, with field work, 6 hrs. *Mineralogy*—continued during Winter half-term, 3 hrs. *Geology*—3 hrs. *French*—3 hrs. during Winter half-term.

## (c) IN MECHANICAL ENGINEERING:

## JUNIOR YEAR:

FIRST TERM:—*Mathematics*—Analytical Geometry of Three Dimensions; Elements of the Theory of Functions; Differential Calculus, with applications to Geometry and Analysis; Solution of Numerical Equations; 6 hrs. *Surveying*—Theory and Practice; 3 hrs. until November 1st. *Principles of Mechanism*—Kinematics; 1 hr. *Shop Visiting*—Study of Machine Details and Tools; 3 hrs., beginning when Surveying ends. *Drawing*—Descriptive Geometry, 3 hrs. *German*—3 hrs. *French*—3 hrs.

SECOND TERM:—*Mathematics*—Integral Calculus, with applications to Geometry; Rational Mechanics; 6 hrs. *Principles of Mechanism*—Applied Kinematics; Forms of Teeth of Wheels; Cams; Parallel Motions; Transmission of Power by Belts and Gearing, etc.; 1 hr. until Spring recess, then 2 hrs. *Shop Visiting*—Continued, 3 hrs., until Spring recess. *Study of the Steam Engine*—2 hrs. after Spring recess. *Drawing*—Perspective and Shadows; Machine Elements; 3 hrs. *German*—3 hrs. *French*—3 hrs.

## SENIOR YEAR:

FIRST TERM:—*Applied Mechanics*—Friction; Moment of Inertia; Centrifugal Force; Elasticity and Strength of Materials; Theory of Flexure and Torsion; Strains in Structures; Construction of Roofs and Bridges; Equilibrium and Pressure of Fluids; Theory of Flotation; Flow of Fluids in Pipes and Channels; Resistance of Ships; 9 hrs. *Machine Designing*—Practical Exercises in Designing Machine Details and Simple Machines, 12 hrs. *Study of the Steam Engine*—continued, 2 hrs. *Visits of Inspection*—Examination of Machinery in operation; Reports of Visits. *French*—3 hrs.

SECOND TERM:—*Applied Mechanics*—continued; Hydrodynamics; Theory of Water-Wheels and Turbines; 6 hrs. *Thermodynamics*—3 hrs. *Study of the Steam Boiler*—2 hrs. *Machine Designing*—continued; Advanced Exercises in Preparing Designs and Working Drawings for Machinery; Estimates of Weight and Cost of Machinery; 12 hrs. *French*—3 hrs., during Winter half-term. *Thesis. Visits of Inspection and Reports.*

## (d.) IN AGRICULTURE:

## JUNIOR YEAR:

The course is identical with that in Chemistry, except that in the Spring half-term Botany is substituted for Mineralogy.

## SENIOR YEAR:

FIRST TERM:—*Agriculture*—Recitations, 2 hrs. *Agricultural Chemistry*—Recitations, 2 hrs. *Geology*—Recitations, 3 hrs. *Zoology*—Lectures, 2 hrs. *Meteorology*—Lectures, 2 hrs. *Botany*—Laboratory Practice, 5 hrs. *English*—Recitations, 2 hrs. *French*—Recitations, 3 hrs.



SECOND TERM:—*Agriculture*—Recitations or Lectures, 2 hrs. *Agricultural Chemistry*—Recitations, 2 hrs. *Physiology*—Recitations or Lectures, 2 hrs. *Geology*—Recitations, 3 hrs. *Zoology*—continued, 2 hrs. *English*—Recitations, 3 hrs. *Heredity and Stock-Breeding*—Lectures, 2 hrs. during Winter half-term. *Sanitary Science and Public Health*—Lectures, 2 hrs. during Spring half-term. *French*—3 hrs. during Winter half-term.

#### (e.) IN NATURAL HISTORY:

Either Mineralogy, Zoology, or Botany, may be made the principal laboratory study, some attention in each case being directed to the other branches of Natural History.

#### JUNIOR YEAR:

FIRST TERM:—*Organic Chemistry*—Lectures and Recitations. *Qualitative Analysis*—Fresenius's; Laboratory Practice; Recitations. *Mineralogy*—Blowpipe Analysis and Determinative Mineralogy, 3 hrs. *Botany*—Gray's Manual, 3 hrs.; Laboratory Practice, 3 hrs. *German*—3 hrs. *French*—3 hrs.

SECOND TERM:—*Zoology*—Laboratory Practice, 6 to 12 hrs.; Recitations; Excursions (land and marine). *Botany*—Lectures; Laboratory Practice in the identification of Phaenogamous Plants, 2 hrs. *Physiology*—Huxley's. *Embryology*—Lectures. *Mineralogy*—Blowpipe Analysis and Determinative Mineralogy, 3 hrs. Lectures in Crystallography and Descriptive Mineralogy, 2 hrs. *Physical Geography*. *German*—3 hrs. *French*—3 hrs.

#### SENIOR YEAR:

FIRST TERM:—*Geology*—Dana's, 3 hrs.; Excursions. *Zoology*—Laboratory Practice, 8 to 12 hrs.; Lectures, 2 hrs.; Recitations, 2 hrs.; Excursions. *Botany*—Laboratory Practice in the Preparation and Examination of Microscopical Specimens, illustrative of Stem-structure and of the Anatomy of the higher Cryptogamous Plants, 5 hrs.; Excursions. *Meteorology*—Lectures, 2 hrs. *French*—3 hrs.

SECOND TERM:—*Geology*—Dana's, 3 hrs. *Anatomy of Vertebrates*—Huxley's, 2 hrs. *Zoology*—Laboratory Practice, 8 to 12 hrs.; Recitations, 2 hrs.; Lectures, 2 hrs. *Botany*—Herbarium Studies, especially in the Cryptogamous Orders; Botanical Literature; Essays in Descriptive Botany. *Sanitary Science, Laws of Heredity, and Principles of Breeding*—Lectures. *French*—3 hrs. during Winter half-term.

Besides the regular courses of recitations and lectures on structural and systematic Zoology and Botany, and on special subjects, students are taught in the laboratories to prepare, arrange, and identify collections, to make dissections, to pursue investigations, and when sufficiently advanced, to describe genera and species in the language of science. For these purposes, large collections in Zoology belonging to the College are available, as are also the private botanical collections of Professor Eaton.

## (f.) IN BIOLOGY PREPARATORY TO MEDICAL STUDIES:

## JUNIOR YEAR:

FIRST TERM:—*Organic Chemistry*—Lectures and Recitations, 2 hrs. *Qualitative Analysis*—Fresenius's; Laboratory Practice, 20 hrs.; Recitations, 2 hrs. *Mineralogy*—Blowpipe Analysis and Determinative Mineralogy, 3 hrs. *German*—3 hrs. *French*—3 hrs.

SECOND TERM:—*Anatomy and Histology*—Laboratory Practice, 15 hrs.; Lectures and Recitations, 1 hr. *Physiology*—Huxley's; Recitations, 2 hrs. *Embryology*—8 Lectures during the term. *Organic Chemistry*—continued, 2 hrs. *Mineralogy*—continued through Winter half-term, 3 hrs. *Botany*—Lectures; Laboratory Practice in the identification of Phænogamous plants, 5 hrs. during Spring half-term; Excursions. *German*—3 hrs. *French*—3 hrs.

## SENIOR YEAR:

FIRST TERM:—*Physiological Chemistry*—Recitations and Lectures, 3 hrs.; Laboratory Practice, 13 hrs. *Theoretical Chemistry*—Lectures and Recitations, 2 hrs. *Zoology*—Lectures, 2 hrs. *Botany*—Laboratory Practice in the preparation and examination of microscopical specimens, illustrative of stem-structure, and of the anatomy of the higher cryptogamous plants, 5 hrs. *Geology*—Dana's, 3 hrs. *French*—3 hrs.

SECOND TERM:—*Physiological Chemistry* and *Experimental Toxicology*—Illustrative Lectures, Recitations, and Laboratory Practice, 27 hrs. *Geology*—Dana's, 3 hrs. *Zoology*—continued, 2 hrs. during Winter half-term. *Sanitary Science*—Lectures, 2 hrs. during Spring half-term. *Laws of Heredity and Principles of Breeding*—Lectures, 2 hrs. during Spring half-term. *French*—3 hrs. during Winter half-term.

## (g.) IN STUDIES PREPARATORY TO MINING AND METALLURGY:

Young men desiring to become Mining Engineers can pursue the regular Course in Civil or Mechanical Engineering, and at its close can spend a fourth year in the study of Metallurgical Chemistry, Mineralogy, etc.

## (h.) IN THE SELECT STUDIES PREPARATORY TO OTHER HIGHER STUDIES:

## JUNIOR YEAR:

FIRST TERM:—*Mineralogy*—Blowpipe Analysis and Determinative Mineralogy, 2 and 3 hrs. *Astronomy*—Recitations, 4 hrs. *English*—Early English, 2 hrs. *History*—Green's Short History of the English People, 2 hrs. *French*—3 hrs. *German*—3 hrs.

SECOND TERM:—*Mineralogy*—Lectures; Laboratory work, 3 hrs. during Winter half-term. *Astronomy*—4 hrs. *Botany*—Lectures; Laboratory Practice in the identification of Phænogamous Plants, 2 hrs. during Spring half-term. *Physical Geography*—4 hrs. during Winter half-term; Recitations from Guyot and Lectures. *English*—Chaucer, Bacon, Shakspeare, 2 hrs. during Winter half-term. 3 hrs. during Spring half-term. *History*—Green's History, continued, 2 hrs. during Winter half-term, 4 hrs. during Spring half-term. *German*—3 hrs. *French*—3 hrs.

#### SENIOR YEAR:

FIRST TERM:—*Geology*—Recitations, 3 hrs.; Excursions. *Zoology*—Lectures, 2 hrs. *Linguistics*—Whitney's Life and Growth of Language, 2 hrs. *English*—Shakspeare, 2 hrs. *Meteorology*—Lectures, 2 hrs. *Political Economy*—Mill's Principles, 4 hrs. *French*—3 hrs.

SECOND TERM:—*Geology*—continued, 3 hrs. *Zoology*—continued, 2 hrs., during Winter half-term. *Meteorology*—Lectures, 2 hrs. during Winter half-term. *Sanitary Science*—Lectures, 2 hrs. during Spring half-term. *Political Economy*—Mill, continued; Exercises; 3 hrs. during Winter half-term. *Constitutional Law*—6 hrs. during Spring half-term. *English*—Shakspeare, Milton, Dryden, Pope, Gray, and later authors, 3 hrs. *French*—3 hrs., during Winter half-term.

Exercises in English Composition are required during the entire course from all the students. The preparation of graduating theses is among the duties of the Senior year.

Lectures on Military Science and Tactics are annually given by officers of the United States Army.

The following account of the various subjects specified in the above scheme will explain the character and aim of the instruction.

ELEMENTARY CHEMISTRY.—The exercises in Elementary Chemistry consist in recitations from a text-book and experiments by the students in the laboratory to illustrate statements in the book. The object of the laboratory work is to facilitate the study of the subject, to train the students in manipulation and in the observation of chemical phenomena. Notes are required and students are questioned on the experiments. As the class is divided according to scholarship in Chemistry and Physics, opportunity is given to those who are most proficient to make rapid progress.

ANALYTICAL CHEMISTRY.—*Qualitative and Quantitative*.—This study is intended to serve two purposes. Analytical Chemistry is used by the advanced student as a means of investigation in scientific or technical researches. The beginner, however, derives from its study advantages of another kind. The knowledge of the properties of chemical compounds, and familiarity with chemical reactions gained by experience in the laboratory, and the development of the reasoning faculties by the application of this knowledge in analytical processes, enables the student to generalize and classify chemical phenomena and aids him to understand

the more abstract theories of chemical philosophy. The method of instruction adopted is conformed to this view of the uses of the study. Text-books are used and recitations are required, but the more important part of both study and instruction is performed in the laboratory. In order to solve the problems which are there constantly presented, the student, aided by books and instructors, must learn both principles and their applications. The student throughout his course in Analytical Chemistry, spends four consecutive hours in laboratory work during five days of the week. The laboratory, however, is kept open seven hours daily for the benefit of graduate students and others who desire to devote more time to this study.

Qualitative Analysis forms a part of the courses in Chemistry, Biology, Agriculture and Natural History. Quantitative Analysis is one of the more important studies of the Senior year in the Chemical course. It is also included to some extent in the Agricultural Classes.

ORGANIC CHEMISTRY is taught by informal lectures and experimental illustrations as well as by text-book drill, a lesson from Richter's Organic Chemistry being given out for each instruction-hour. The class has two exercises weekly throughout the year. The course is adapted to give a fairly complete outline of the subject and some familiarity with the more important bodies and classes of bodies.

In addition to this, the Senior students in the Chemical Course are required to spend 20 hours per week during the latter half of the first term in experimental work in Organic Chemistry. This is intended to supplement the preceding course and at the same time to serve as a preliminary training for such students as desire to make a special study of Organic Chemistry.

Opportunity is also afforded for the carrying on of original investigations in this subject, either in connection with theses or as a part of the regular work in the case of advanced students.

PHYSIOLOGICAL CHEMISTRY and EXPERIMENTAL TOXICOLOGY.—Physiological Chemistry is taught by laboratory exercises, illustrative lectures and recitations. Each student is provided with a suitable working place in the laboratory, well equipped with all needed apparatus and material. The regular course of work, designed especially for Senior students in the Biological Course, extends throughout one year and embraces a thorough study of the chemical composition of the various tissues and fluids of the body, together with a study of the chemical and physiological processes of respiration, digestion, secretion, excretion, and nutrition in general.

Beginning with a study of the albuminous bodies, the experimental work extends through the epithelial, connective, contractile, and nerve tissues. Proceeding then to digestion, the various digestive fluids are studied, artificial digestions are made, and the several products of digestive action isolated and studied. The blood and urine are next considered, and students are taught to make both qualitative and quantitative analyses of the latter and to identify abnormal constituents. A portion of one term is also devoted to a study of the chemical reactions of the more important mineral and organic poisons, and their physiological action determined experimentally. Students are also taught how to separate poisons from organic tissues and fluids, and to identify them both by chemical and physiological



reaction. During the latter half of the second term, Senior year, opportunity is afforded for the carrying on of original investigations on some selected subject in either physiological chemistry or toxicology, in connection with the preparation of graduating theses. The course of work is particularly recommended to students intending to enter upon a course of medical studies.

**ANATOMY AND ELEMENTARY PHYSIOLOGY.**—The object sought in the instruction in Anatomy and Physiology, as taught during Junior year, is the manual and mental training of the student in the methods of investigation by which the facts and principles of these sciences have been established, and at the same time to give him a sufficient knowledge of their elements to enable him to pursue with profit the special studies of the Biological Course as a preparation for medical studies. With this end in view, four forenoons each week are given to laboratory work in Anatomy and Histology. The student, under the immediate supervision of the instructor, dissects specimens of a number of different animals, and is required to make careful sketches and records of his work; he also examines the different animal tissues with the microscope, makes microscopical preparations and is taught the methods of anatomical and histological investigation. This work is reviewed each week by means of text-book and recitation or lecture and examination. The elements of Human Physiology are taught by text-book, recitations and demonstrations. The physiology of digestion and nutrition is taught during Senior year in connection with Physiological Chemistry. During the last part of the term there is a short course of lectures on Embryology with special reference to Human Morphology.

**GEOLOGY.**—The course in Geology includes recitations and oral instruction extending through the entire year on alternate mornings. During the first half-year, the recitations are attended by the entire Senior Class, except those in the course in Mechanical Engineering. This part of the course includes Physical, Lithological, and Dynamical Geology. These subjects are illustrated by diagrams and specimens. During the first term each student is required to make a collection containing a specified number of the most important rocks and minerals, and to pass a thorough examination upon them at the end of the first term; the object is to compel every student to become personally familiar with the appearance as well as with the composition and other characters of the rocks and minerals that are of most importance in Geology, as well as in the arts.

The last half of the year is devoted to Historical Geology and Palæontology. This part of the course is pursued by all the Seniors except those in the courses in Mechanical and Civil Engineering. Suitable collections of fossils are used to illustrate the subject.

Opportunities are afforded for optional geological excursions during the warmer months.

**MINERALOGY.**—The instruction in Mineralogy is carried on by means of practical work in a laboratory especially fitted up for the purpose, and is intended to familiarize the student with the common minerals; attention being devoted especially to those which are of economic, geological, or scientific importance. To understand better the chemistry of the subject, the student is first made familiar with the simple chemical and blow-pipe reactions useful in testing minerals, and later applies this knowledge to the determination of unknown species. The

students have access to a labeled collection where they can study the properties of the minerals and make comparisons, and also to extensive unlabeled collections, especially arranged to give them practice and facility in the correct identification of minerals. In addition to the laboratory work, instruction is given in Crystallography, illustrated by a collection of models and natural crystals. The lectures in Descriptive Mineralogy to the more advanced students are illustrated by means of the extensive private collection of Professor Brush. The laboratory is provided with apparatus for the thorough chemical or physical investigation of minerals and with an extensive library to which the students have access. The laboratory is open seven hours each day to accommodate any who desire to devote more time and attention to the subject than is laid out in any of the prescribed courses.

**ZOOLOGY.**—The course in Zoology includes a course of lectures on Systematic Zoology, Morphology, and Embryology, which are attended by all the Seniors except those in the courses in Mechanical and Civil Engineering. These lectures are generally given twice a week, and continue during about half the year. The students are required to keep careful notes of the lectures.

Students in the Natural History Course are also required to pursue a course of laboratory instruction during the second term of the Junior and all of the Senior year. This generally occupies two to four hours a day on four days of each week. It includes dissections of various classes and orders of animals, with microscopic studies of the finer structures and of minute animal forms, as well as work in Systematic Zoology.

Special courses of recitations or lectures on particular subjects are also given when desirable.

**BOTANY.**—The scheme of instruction provides for three successive courses of study, as either ending the study for the ordinary student, or introducing it for one who desires to become a professional botanist.

The first or elementary course, which is required of all the Freshmen, is designed to teach the nature of the visible organs of flowering plants, tracing the life-history of vegetation from seed, through stem and root, leaves, branches, buds, blossoms and fruit, to seed again. The method consists mainly in the use of some easy text-book, like Gray's Lessons, with whatever illustrations and explanations may be needed to secure the student's attention. The second course, coming the next year, is restricted to the sections in Biology, Natural History, Agriculture, and select studies, and is intended to enable the student to recognize the chief natural orders of native plants, with the ability to identify the common species. The class meets two or three times a week in spring and summer, and is practiced in identifying plants, using Gray's Manual as a standard, and employing the ordinary simple dissecting microscope. At this point the instruction for the Select Course ceases; in the next fall term the work for the Courses in Biology, Natural History, and Agriculture is entirely practical, books being used only for reference. Students begin with cutting thin sections of some common woody and herbaceous stems, and are shown how to prepare such sections for examination and for permanent preservation as microscopic objects. After acquiring some facility in microscopical manipulation, various parts of flowering plants are brought in for dissection and examination, and towards the close of the term some attention is given to Ferns, Mosses and Algæ. This

finishes the course for ordinary students; for those who may desire to prosecute the science professionally, the work is arranged to suit individual requirement, whether it be in the direction of Histology, or of Systematic Botany as applied to flowering plants, or to Ferns, Mosses, Hepatics, or Algæ.

**AGRICULTURE.**—Instruction in the course in Agriculture is by recitations, lectures, and laboratory work, with such aids and appliances as are suited to the class room, and such excursions as are practicable.

More attention is naturally given to Chemistry than to the other sciences, it being studied during nearly the whole course. First elementary and general chemistry, then analytical, organic, and agricultural chemistry, the latter including the chemistry of the soil with the theory of manures, and the nutrition of crops and animals.

The special instruction in agriculture includes a study of tillage, draining and irrigation; the cultivation, care and preparation of the staple crops of the country, the diseases of plants, the rotation of crops, planting and forest culture; the laws of heredity and principles of stock-breeding, the production of live stock and animal products; the marketing of produce, special and mixed farming, systems of land tenure and systems of husbandry.

For the methods of instruction in mathematics, physics, mineralogy, botany, zoology, physiology, and the modern languages, see those topics respectively.

**SANITARY SCIENCE.**—The lectures on this subject discuss the natural laws which govern the public health; their relation to the social habits and condition of communities; instruction in the use of mortuary statistics; epidemics and pestilences, with their relations to the property of a community, and methods of control; the germ theory of disease and theory of disinfectants; the hygiene of private dwellings and public buildings; the relations of public health to water supply and to sanitary engineering; legislation relating to the public health, and the methods of official sanitary administration.

**MATHEMATICS.**—The Mathematical studies of the Freshman Year are pursued by all the members of the class; those of the Junior Year by students in the courses of Engineering and properly qualified Special Students who may choose them. During the latter year, in connection with the instruction briefly indicated in the scheme above [p. 47], a course of familiar lectures is given to supplement the ordinary class-room exercises.

**PHYSICS.**—The object of the experimental lectures is not only to elucidate the subjects treated in the text-books employed, but also to extend the treatment of such subjects, and to introduce others where thought desirable. A considerable portion of the work of the year is the preparation for recitation on matter thus presented.

At the end of November the Freshman class is re-divided into three sections, according to capacity shown in the subjects of Chemistry and Physics. After this, although the experimental lectures will be attended as before by the class as a whole, the higher divisions will be able to pursue the studies more thoroughly.

The facilities of the Physical Laboratory will be extended to such graduate students and Seniors as may desire them.

*Course in Advanced Physics.*—A course of two lectures per week, beginning in January, supplemented by laboratory work. The earlier portion of the time is



devoted to the theory of observation and the method of least squares. The course is optional to all who have a command of the calculus.

**CIVIL ENGINEERING.**—The object of this course is to give a thorough preparation, first of all, in the principles of the various sciences involved, and afterwards, as extensive practice in the application of these principles as the time at disposal, the ability of the students, and the facilities and plant permit.

Under the first head are included such subjects as Mathematics, Physics, Mechanics, Thermodynamics, Astronomy, Geology, Mineralogy, Chemistry, and Botany; and under the second head, Drawing, Surveying, Strength and Properties of Materials, and Design and Construction of various kinds, such as Bridges, Roofs, Foundations, Arches, Retaining Walls, Dams, Water Works, Railroads, Improvement of Rivers and Harbors, Sewerage and Drainage, Water Motors, etc.

The one division includes Civil Engineering as a Science, the other Civil Engineering as an Art. The ground covered by the first is definite, and the instruction is made as thorough as possible. The ground covered by the second is of almost indefinite extent. Here, by a careful selection of practical examples, such as occur in engineering practice, the application of principles is illustrated, and together with the analytical or algebraic methods, the student is also instructed in practical graphic solutions wherever such solutions present a special value. Much time is devoted to geodetic operations and to surveying in the field. Instruction is given in the practical operations connected with the reconnaissance, location, and surveys of roads, canals and railroads, such as setting out, cross-sectioning, setting grade stakes, calculation of earth work, etc. Thorough instruction is given in drawing and design, the construction of working drawings and principles of designing as applied to bridges, roofs, etc.

The instruction is by means of practical exercises, lectures, and recitations, so combined as to develop as far as possible the mental powers of the student. Visits of inspection are made at suitable intervals to private and public works of engineering interests.

The entire course requires five years, three years of undergraduate and two of graduate instruction; and a Thesis of merit upon some approved subject, accompanied by designs and estimates, is required upon the completion of the course, as also at the end of the first three years. Examinations are also held at the end of every term and year.

In what follows, such details are given as may be of interest to those who contemplate taking the course:

*Mathematics*—6 hours weekly, Junior Year, both terms. See Synopsis of Course.

*French and German*—Students in this course take in the Junior Year the regular studies of the Junior Class in both German and French, 3 hours each. In the Senior Year, French is continued, 3 hours, during the Winter half-term.

*Drawing and Descriptive Geometry*—Drawing is begun at once in the first term of Freshman Year, under the charge of the Street Professor of Drawing in the Art School, and includes practice in free hand drawing. In the second term, under the Instructor in Instrumental Drawing, the students take isometric drawing with application to drawing from models and structures by measurement, shading, tinting, conventional use of colors, principles of orthographic projections, and practice in making simple working drawings, 3 hours both terms.



The Drawing of Junior Year, 3 hours, both terms, includes Descriptive Geometry, the drawing of structures from measurement, and elements of design for simple structures. The instruction is by recitations, lectures, practical exercises and models, and is under the charge of the Instructor in Instrumental Drawing and the Professor and Instructor in Civil Engineering. Included in the work of this year is also the mapping of surveying field notes.

In the Senior Year, the drawing consists of the mapping of the surveys of that year, and the designing of structures and finished drawings, designs and estimates, under the charge of the Professor and Instructor in Civil Engineering, 6 hours both terms.

*Surveying and Field Engineering*—The instruction in the field occupies about 20 hours for six or more weeks in both terms of Junior and Senior Year. The exercises at these times are so arranged as to secure as much consecutive time as possible in the field. In Junior Year the use and adjustments of the instruments are learned and practice surveys made, together with recitations and lectures upon surveying operations and methods of keeping field notes. Levels are run, surveys made, plotted and checked; blue print copies of drawings made, the use of compass, level and transit acquired. In the second term of Junior Year land and topographical surveys are made and railroad curves run.

In the first term of Senior Year a line of railroad is located and set out from a contour map previously obtained, grades and curves established and set out, and computations made. The theory of the economic location is taught by lectures and recitations in connection with the field work. The work is arranged so that each student has sufficient practice in all the various operations. The text-books used are Gillespie and Johnson's works, Henck's Field Book, Gore's Elements of Geodesy, and Merriman's Theory of Least Squares. The course is under the charge of the Professor and Instructor in Civil Engineering, aided by several assistants.

*Mechanics of Engineering*—Senior Year, 6 to 8 hours, both terms. The text-books of Weisbach, 1st and 2d volumes, are used in connection with lectures and solution of practical problems in illustration of the various topics. The course includes thorough instruction in the strength of materials, the stability of foundations, retaining walls, dams and embankments, and masonry arches, by lectures and graphic methods. Questions of hydraulics, water supply, and measurement of discharge, receive attention, and the theory and construction of water motors. A course in Thermodynamics with application to air and steam engine is also included.

*Construction and Design*—Senior Year, 6 hours both terms. A thorough course is given in the determination of stresses and the detailed design of roofs, bridges, etc., with working drawings, specifications and estimates. Visits of inspection are made, and recitations and lectures held in connection with the work in the drawing room.

*Astronomy*—A course is given under the charge of the Professor in Astronomy, 6 hours, second term of Senior Year, including practical work and the use of the sextant and transit in determining time, latitude, and azimuth.

*Geology*—This course occupies 3 hours, up to the middle of the second term of Senior Year.

*Mineralogy*—This course, under the Instructor in Mineralogy, occupies 3 hours up to the middle of the second term in Senior Year.

A course of lectures on the theory of electricity and its applications, by the Professor of Physics, is open to students in this Department, and can be taken as a part of the preparation for a graduate course in the higher branches of electrical science.

**MECHANICAL ENGINEERING.**—The objects aimed at in the plan of instruction in this course are, to give to the students a thorough training in elementary and advanced Mathematics and Physics, and their application to the Science of Construction; to make him familiar with the general principles of Engineering and with the practical details of mechanical construction through which these principles are made useful; and to enable him ultimately in beginning the work of his profession to bring to bear upon it a well balanced store of theoretical and practical knowledge, and a mind trained in correct habits of thought and work.

The complete course covers five years, three of which are spent in undergraduate study and two in a graduate course, a portion of which may be spent in actual practical work. The subjects and methods of instruction in the undergraduate course are as follows:—

*Mathematics*—See synopsis, page 54.

*French and German*—Students take in the Junior year the regular studies of the Junior Class in both French and German. In the Senior year, French is continued during the Winter half-term.

*Surveying*—A short course in Surveying comprises lectures on methods of surveying and the construction and use of instruments, also practice in field work in the use of the level and transit, City surveying, establishing grades, and laying out buildings.

*Shop Visiting* divides the time equally with Drawing in the Junior year until the Spring Recess. The student, accompanied by the instructor, is employed in studying machinery in use and in process of construction in different machine shops in the city. He is required to make satisfactory, carefully dimensioned sketches, from measurements taken by himself, of the complete machines and their parts, and to describe the tools and mechanical operations used in producing the simpler pieces.

*Drawing*—Descriptive Geometry is taught in the drawing room by lectures and recitations, and by exercises at the drawing board where the problems are solved graphically by the student. Instruction in *drawing Machine Elements* is given in the Junior year. Models and cartoons showing examples of approved practice are used by the instructor, who also gives personal attention to each student's work at the board as it progresses.

*Principles of Mechanism*—This is a course of theoretical and applied Kinematics. Instruction is by text-book and lectures illustrated by diagrams and models, an extensive collection of which belongs to the School and is accessible to the student.

*Steam Engine*—Recitations and lectures in this object begin in the Junior year, after the Spring Recess. They relate to the structural details of engines and to the mechanical principles involved in their working. The subject is continued in the first term of Senior year, when particular attention is directed to various kinds of valve gear, the governor, the fly-wheel, balancing, and the effect of the weight of the reciprocating parts. In the second term of Senior year, the study of *Steam Boilers* takes the place of Engines.

*Indicator Practice*—In the Senior year the student is afforded opportunities to apply the indicator to various engines in operation, and has practice in reading indicator cards and measuring them by the planimeter. He is taught to detect such defects in the engine as are shown by the cards.

*Applied Mechanics*—In the course lectures, recitations, and exercises in the solution of practical problems, relate to the topics specified under this head in scheme on page 47.

*Thermo-dynamics*—Recitations and lectures on the mechanical theory of heat and its applications to hot-air engines, gas engines, and the steam engine.

*Machine Design*—The course in this subject consists chiefly in practical exercises at the drawing board, and partly in lectures on the functions of machines and the mechanical principles which are applied in determining the proportions of machinery. The student, under the guidance of an experienced instructor, is employed in making complete working drawings of machines, many examples of which are in the drawing rooms and the basement of the School. He does not copy the examples, but is required to change the dimensions and in many cases to alter the design, and is ultimately taught to make partly new designs of important machinery, such as cranes, yacht engines, machine tools, boilers, etc. The discipline the student receives is such as he would obtain in the drawing office of an engineering establishment, while he is also carefully instructed in the theory of the subjects he deals with, and in the practical bearing of all his work.

In the Senior year several excursions are made by the class, accompanied by one or more instructors, to neighboring manufacturing and engineering centers, where large manufactories, pumping works, ocean steamers, etc., are visited. Full notes must be taken, and a satisfactory written report upon the machinery examined, is required of the student.

*Thesis*—Before graduating, the student must present a satisfactory thesis on some subject approved by the professor in charge of the department of Mechanical Engineering.

A course of lectures on the theory of Electricity and its applications is open to students in this department, and these lectures can be taken as a part of the preparation for a graduate course in the higher branches of electrical science.

**ASTRONOMY**—Students in the Select Course receive instruction in Astronomy during Junior year, first term, four hours per week.

Students of Civil Engineering during the second term of their Senior year have six recitations per week, and also practical experience in the determinations of time, azimuths, latitude, and longitude, etc.

**ENGLISH**—The course is designed to give the student acquaintance with the great representative writers of the various epochs. A history of the language is one of the studies of the Freshman year; and after that year the study of the language is made entirely subordinate to that of the literature. During the first term of Junior year, however, extracts from Early English authors are read, and Early English grammar studied, so as to familiarize the student with the inflections then in use, and the distinctions existing between the leading dialects. It is the aim of the term's work to give such knowledge of forms, and to some extent of words, that the student will be able to read at sight any English author whose writings do not involve special difficulties of language or vocabulary.



With the second term the regular study of English literature proper begins with Chaucer; and for the rest of the course till the end of Senior year the following authors are read: Bacon, Shakespere, Milton, Dryden, Pope, Gray, Goldsmith, and later writers. Those mentioned in the list are always studied, but other authors not named are also taken up, the course varying somewhat in different years. In all cases complete works of a writer are studied, not extracts; as for instance several of Chaucer's Tales, and several of the plays of Shakespere. The authors are taken up in chronological order, and the literary history of the time is likewise carried on in connection with the great representative writers of each period.

GERMAN—The aim in this department is to give such a knowledge of facts and principles as shall qualify the student as rapidly as possible to use the language for such various purposes as his special needs may require, and particularly to facilitate the use of German treatises in his later special studies. To accomplish this, the course consists of the combination of the study of systematic German grammar with a complementary and progressive course of oral translation from English into German, the latter being designed for the double purpose of increasing the command of grammatical principles, and through the establishment of a habit of ready and accurate expression, of laying the foundation for future colloquial use of the language. In connection with the foregoing, it is attempted to introduce the student to as many different styles and as many forms of composition as the time allows. For this purpose the reading matter is in general selected from readers and collections prepared for the use of schools in Germany, and characterized by the number and variety of their extracts, thus enabling the instructor to select pieces that illustrate one another and to avoid similar lines of reading with successive classes. Constant attention is paid during a portion of the course to English affinities, to analogies in the formation of English and German abstract terms, to the commoner rhetorical resemblances and differences, to the details of arrangement in German sentences, and the development of secondary from primary significations of words.

In view of the shortness of the course there is no attempt to secure any considerable acquaintance with German literature. A body of representative pieces of lyric poetry, however, is made the basis of careful literary study, with special attention to poetic diction and variety of metrical form. Memorizing German poems is practiced to some extent as a class exercise, as also retranslation of dictated literal versions of simple pieces into German verse, in accordance with prescribed rhythm and sequence of rhyme.

Occasionally, when the proficiency of a class allows it, an advanced division is organized, which is thus enabled to read a much larger amount of matter and to pursue more critical methods. The attention of such a division is sometimes given for a few months to extracts treating leading events of German history, with a collateral course of German historical poetry, the selections being made so as to be mutually illustrative. Historical poems not contained in the text-book are often furnished by dictation.

During the last few weeks of the course, there is an attempt to initiate the student into the art of rapid and intelligent, though uncritical reading, dispensing largely with dictionary and grammar and aiming to form independent habits of observation and induction. For this purpose recourse is had to entertaining novels.



In general, it is the endeavor, while aiming primarily and constantly at acquiring a working knowledge of contemporary German, to combine habitual scientific and empirical methods, to enforce correct notions as to the nature of language, to secure incidentally some of the most important disciplinary results of elementary linguistic study, and to give some conception, by suggestive questions and occasional statements, of the various special directions which a more extended and advanced course would necessarily take.

The time allotted to the subject is three hours a week during the Freshman and Junior years. In the Senior year no instruction is given, but at the end of the year, there is a prize examination on some subject assigned some months previously. The subject for the present year is Goethe's "*Faust, Erster Theil*."

Regular text-books: Whitney's German Grammar; Whitney's German Dictionary; Ahn's Exercises, or Eysenbach's German Exercises. Some recent text-books: Lebensbilder, III and IV; Geerling's Lesebücher, I, II, III; Wackernagel, Lesebuch, III; Daniel, Lehrbuch der Geographie, with physical, political, and historical maps; Andrä, Erzählungen aus der deutschen Geschichte; Schmid, Auswahl deutscher Gedichte; Wendt, Sammlung deutscher Gedichte.

**FRENCH**—To avoid repetition, it will suffice to state that much the same course is pursued in French as above detailed for German, and on like principles. The three weekly exercises extend through the entire Junior, and most of the Senior year, and are based on a systematic review of the essential elements as exhibited in Whitney's French Grammar, supplemented by Ahn for the more practical part. One of the leading objects being to further the student in the use of scientific treatises, a wide extent of reading is insisted on, beginning with the simpler novels, such as "*Le Consorcit*," "*L'Ami Fritz*," "*La Petite Fadette*," etc., through a scale of diversified vocabulary by which at last sight-reading of such matters as is more appropriate to the department may be profitably entertained. The practical or conversational course runs along parallel with the more systematic study of the language.

**HISTORY**—The principal part of the work consists of recitations, Green's Short History of the English People being used as a text-book. The students are also required to look up special topics, and to give the results of their studies to the class: the books used for this purpose are drawn from a small historical library in the class-room. The location of places is enforced by the use of outline maps which the students are required to fill in. Particular attention is given to the history of institutions and to the constitutional and economic growth of the country.

**POLITICAL ECONOMY**.—In the beginning of the course an effort is made to familiarize the students with the fundamental principles of Economics and more particularly to train them in economic reasoning. More difficult problems are then taken up and discussed, and special topics are assigned to the class for investigation. A small library has been provided, which contains a number of copies of each of the principal authorities, in order that the students may be able to familiarize themselves somewhat with the literature of the subject, without expense to themselves.

**DRAWING**.—The course in drawing extends through the three years. During the first term of Freshman year, the students practice free-hand drawing at the

Art School building, under the direction of Professor Niemeyer, of the Yale School of the Fine Arts. After the completion of the course in free-hand drawing, instruction is given by Mr. F. R. Honey, during the second term, in the elementary principles of instrumental drawing, embracing Elementary projection drawing, Isometric drawing, and Descriptive Geometry as far as warped Surfaces. This course is obligatory upon all.

During the Junior and Senior years, instruction in drawing is obligatory only on the students in Civil and Mathematical Engineering. In the former year the system of instruction embraces shades and shadows, tinting, perspective, and warped surfaces. By this method all the problems in Descriptive Geometry are required to be worked out on the drawing-board instead of the black-board. The course extends through the entire year, and is under the direction of Mr. Honey.

## VII.

### TUITION CHARGES.

The charge for tuition for undergraduate students is \$150 per year, payable \$55 at the beginning of the first and second terms, and \$40 at the middle of the second term. An additional charge of \$5 a year is made to each student for the use of the College Reading Room and Gymnasium, which is payable at the beginning of the first term, making the total charge for that term \$60. The student in the Chemical course has an additional charge of \$70 per annum for chemicals and use of apparatus. He also supplies himself at his own expense with gas, flasks, crucibles, etc., the cost of which should not exceed \$10 per term. A fee of \$5 is charged members of the Freshman Class for chemicals and materials used in their laboratory practice, and the same fee is required from all (except Chemical students) who take practical exercises in Blowpipe Analysis and Determinative Mineralogy. A fee of \$5 a term is also charged to students in the Zoological and Anatomical Laboratories, for materials and use of instruments.

For the graduate students the charge for tuition is one hundred dollars per year.

## VIII.

### CHURCH SITTINGS.

Free sittings for students in this department of Yale University are provided as follows: in the Center Church (Congr.); in the Trinity (Episc.); and in the First Methodist Church.

Those who prefer to pay for a sitting for one year, more or less, in the churches above mentioned, or in any other church of any denomination, will be aided on application to the Secretary of the School.

Sittings in the Gallery of the College Chapel are free as heretofore to the students of this department.

## IX.

### DEGREES.

Students of this department, on the recommendation of the Governing Board, are admitted by the Corporation of Yale College to the following degrees. They are thus conferred :

1. BACHELOR OF PHILOSOPHY; on those who complete any of the three-years courses of study, passing all the examinations in a satisfactory manner, and presenting a graduation thesis.

The fee for graduation as Bachelor of Philosophy, including the fee for Triennial Catalogues, Commencement Dinners, etc., is \$10; unless the person taking the degree is also an academical graduate, when it is but \$5.

2. CIVIL ENGINEER AND DYNAMICAL ENGINEER: The requirements of these degrees are stated on page 41.

3. DOCTOR OF PHILOSOPHY: The requirements of this degree are stated on page 39.

## X.

### TERMS AND VACATIONS.

The next academic year begins Thursday, September 22, 1887. The first term begins twelve weeks from Commencement-day and continues thirteen weeks: the second term begins regularly on the first Thursday in January and continues until Commencement-day, with a spring recess—usually of eight days—including Easter. (See Calendar, p. 24.)

## XI.

### ANNOUNCEMENT IN RESPECT TO STATE STUDENTS.

The scholarships established in this School in consequence of the bestowal upon it of the Congressional grants are designed to

aid young men who are in need of pecuniary assistance in fitting themselves for agricultural and mechanical pursuits of life. All applicants must be citizens of Connecticut. In case there are more applicants than vacancies, candidates will be preferred who have lost a parent in the military or naval service of the United States, and next to these such as are most in need of pecuniary assistance; and the appointments will be distributed as far as practicable among the several counties in proportion to their population. The appointing Board for the current year, consisting of the Board of Visitors for the State and the Secretary of the School, will meet on June 28, 1887, and at or about the same time in the year 1888, due notice of which will be given by publication in every county in the State. All applications should be made previous to that time. Blank forms for application will be sent, when requested, by Professor GEORGE J. BRUSH, Secretary of the Appointing Board.

## XII.

### ANNIVERSARY.

The Anniversary of the School is held on Tuesday of the Commencement week in Yale College, when selections from the graduation theses are publicly read. The degrees are publicly conferred by the President and Fellows of Yale College on Commencement Day.

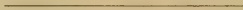




# APPENDIX.



## ENTRANCE EXAMINATION PAPERS.



The following are the papers for 1886, upon which applicants for admission were examined at the June and September examinations.

## ARITHMETIC.

JUNE, 1886.

1. Reduce  $\frac{9240}{76440}$  to its lowest terms.
2. Divide  $8\frac{1}{2}$  by  $3\frac{1}{2}$  and explain the process.
3. Divide .0324 by 6.23 and multiply the quotient by 1.003.
4. What is the bank discount on a note for \$1,500, payable in 60 days at 6 per cent.?
5. Extract the square root of 11.003 to the third decimal place.
6. A, B and C form a partnership with a capital of \$10,000. A puts in \$5,000, B puts in \$3,000, and C puts in \$2,000; should they gain \$3,200 what would be each man's share?
7. A box is 16 inches wide, 0.5 meters long, and 60 centimeters deep. Find its volume in cubic meters.

## ARITHMETIC.

SEPTEMBER, 1886.

1. Find the greatest common divisor and the least common multiple of 9829 and 24570.
2. Divide  $\frac{3}{4}$  of  $1\frac{3}{8}$  by  $\frac{1}{6}$  of  $9\frac{5}{8}$ .
3. Divide .0003648 by 8.2 and explain the position of the decimal point in the quotient.
4. If 5 men can do a piece of work in 10 days of 10 hours each, in how many days of 8 hours each could 16 men, working at the same rate, do an equal amount of work.
5. For what amount, payable in 60 days, must a note be given to a bank discounting at 6 per cent. to obtain \$2,000.
6. Extract the square root of 0.0006 to four decimal places.
7. If the pressure is uniformly 15 pounds upon each square inch, what would be the pressure in kilograms upon each square decimeter?

## PLANE GEOMETRY.

JUNE, 1886.

[NOTE.—State at the head of your paper what text-book you have studied on the subject and to what extent.]

1. Prove that the three perpendiculars from the vertices of a triangle to the opposite sides meet in a point.

2. Two parallel chords or secants intercept equal arcs on a circumference.
  3. The base of a triangle and the angle opposite being given, to construct the locus of the vertex of the latter.
  4. Define similar polygons. Prove that two triangles are similar when they are mutually equiangular.
  5. Determine the ratio of the area of the segment of a circle whose arc is  $60^\circ$  to the area of the corresponding sector.
- 

## SOLID AND SPHERICAL GEOMETRY.

JUNE, 1886.

[NOTE.—State at the head of your paper what text-book you have studied on the subject and to what extent.]

1. Define a plane. When is a straight line said to be perpendicular to a plane? How is the dihedral angle formed by two intersecting planes measured?

2. Prove that parallel planes intercept equal segments of parallel lines intersecting them.

3. Define a polyedral angle. When are two polyedral angles said to be equal? When symmetrical? Draw a figure representing two symmetrical polyedral angles.

4. Determine (1) the locus of all points in space equally distant from two given points; (2) the locus of all points in space at a given distance from each of the two given points.

What condition must the given distance fulfill in order that the last problem may be possible?

5. When is one spherical triangle called the polar triangle of another? Prove that if  $A'B'C'$  is the polar triangle of  $ABC$ , then, reciprocally,  $ABC$  is the polar triangle of  $A'B'C'$ .

State an important property of two reciprocally polar triangles.

6. Define the *spherical excess* of a spherical triangle. How can you find the area of a spherical triangle when you have its spherical excess given? Illustrate your answer by a simple example



## GEOMETRY.

SEPTEMBER, 1886.

[NOTE.—State at the head of your paper what text-book you have studied on the subject and to what extent.]

1. Bisect a given angle and prove your construction.
2. Of lines passing through the end of any radius of a circle the perpendicular is a tangent to the circle and every other line is a secant.
3. If from the right angle of a right-angled triangle a perpendicular be dropped upon the hypotenuse, the square of the perpendicular will be equal to the rectangle of the two segments into which it divides the hypotenuse.
4. Explain what is meant, by dividing a line harmonically and illustrate the definition.

Prove that the hypotenuse of a right-angled triangle is divided harmonically by any pair of lines through the vertex of the right angle, making equal angles with one of its sides.

5. (a) Of two equiangular triangles the side of the one is twice a side of the other; compare the areas of the triangles. (b) Compute the length of the sides and the area of an equilateral triangle inscribed in a circle and whose radius is 1.

6. Define the angle which a straight line makes with a plane. Prove that a straight line makes equal angles with parallel planes.

7. Define a parallelepiped. Prove that the opposite faces of a parallelepiped are identically equal parallelograms.

8. Define the poles of a circle of a sphere; also, a great circle of a sphere. How do any two great circles of the same sphere divide each other?

Prove that the poles of any two great circles AB, CD, of a sphere, lie on a third great circle whose poles are the points of intersection of the circles AB, CD.

## ALGEBRA TO QUADRATICS.

JUNE, 1886.

[NOTE.—State at the head of your paper what text-book you have studied on the subject and to what extent.]

1. Resolve the following expressions into factors as far as possible:  $1-x^4$ ;  $x^4y^2+2x^2y^2z^2+y^2z^4$ ;  $x^{2m}-x^m+\frac{1}{4}$ ;  $x^3+y^3$ .

$$2m-3+\frac{1}{m}$$

2. Get as simple an expression as you can for  $\frac{2m-1}{m}$

3. Given  $\frac{ab+x}{b^2}-\frac{b^2-x}{a^2b}=\frac{x-b}{a^2}-\frac{ab-x}{b^2}$ , to find the value of  $x$ .

4. Given  $ax=by+\frac{a^2+b^2}{2}$  and  $(a-b)x=(a+b)y$ , to find  $x$  and  $y$ .

5. Given  $\frac{2x+3}{2}+3x<14$  and  $\frac{4x-2}{3}+2x>9$ , to find the limits between which  $x$  lies.

6. (a) Expand  $(1+x)^4$  by the binomial formula.

(b) Simplify  $\sqrt{a^0b^{-2}}$ ;  $\sqrt[4]{49}$ ;  $(3\sqrt[4]{\frac{1}{3}})^2$ ;  $\sqrt[3]{3a}\times\sqrt{2b}$ ;  
 $2abc\sqrt{20}+3a\sqrt{5b^2c^2}$ ;  $\sqrt[3]{a^2b^6c^9}$ .

## ALGEBRA FROM QUADRATICS.

JUNE, 1886.

[NOTE.—State at the head of your paper what text-book you have studied on the subject and to what extent.]

1. Solve the quadratic  $ax^2+bx+c=0$ , and point out when the roots will be real and unequal, when real and equal, and when imaginary, if numerical values be assigned to  $a$ ,  $b$  and  $c$ .

2. Form a quadratic equation whose roots shall be 3 and  $\frac{1}{3}$ .

3. Given  $\sqrt{x^2-1}+6=\frac{16}{\sqrt{x^2-1}}$  to find the value of  $x$ .

4. Knowing that  $y$  varies as  $x$  and that when  $x=1$ ,  $y=a$ , to express the relation between  $y$  and  $x$  by an equation.

5. Find the value of the repeating decimal 0.23232—

6. How many different quantities of anything ponderable can be weighed with  $n$  different weights?

7. How many changes can be rung with 3 bells out of 6; and how many with the whole peal?

## ALGEBRA.

SEPTEMBER, 1886.

[NOTE.—State at the head of your paper what text-book you have studied on the subject and to what extent.]

1. Simplify  $\frac{3}{x+1} - \frac{2x-1}{x^2 + \frac{x}{2} + \frac{1}{2}}.$

2. Given  $\frac{8}{\sqrt{x-3}} - \frac{3}{\sqrt{y+3}} = 1$  and  $\frac{4}{\sqrt{x-3}} + \frac{9}{\sqrt{y+3}} = 4$  to find  $x$  and  $y$ .

3. Prove that if  $\frac{a_1}{b_1} = \frac{a_2}{b_2} = \frac{a_3}{b_3} =$  (say)  $r$ , then  $\frac{a_1 + a_2 + a_3}{b_1 + b_2 + b_3} = r$ ; also that  $\sqrt{\frac{a_1^2 + a_2^2 + a_3^2}{b_1^2 + b_2^2 + b_3^2}} = r.$

4. Given  $x^2 + 5 = 8x + 2\sqrt{x^2 - 8x + 40}$ , to find the value of  $x$ .

5. Find the factors of  $x^2 - \frac{5}{6}x - 1.$

6. Given  $x^2 + xy = 15$  and  $xy - y^2 = 2$ , to find  $x$  and  $y$ .

7. Simplify (a)  $\frac{\sqrt{a^2 + b^2}}{a^2 + b^2}$ ; (b)  $\sqrt{20} + \sqrt{45} - \sqrt{\frac{4}{5}}$ ; (c)  $\frac{4\sqrt{6}}{3\sqrt{2}}$ ;

(d)  $(a^{\frac{1}{2}} - 2a^{\frac{1}{4}}b^{\frac{1}{4}} + b^{\frac{1}{2}})^{\frac{1}{2}}$ ; and compare the magnitudes of  $8\sqrt{3}$  and  $6\sqrt{7}$ , and of  $\sqrt{2}$  and  $\sqrt[3]{3}$  without actually extracting the roots.

8. Deduce formulas for the amount of  $P$  dollars for  $n$  years, and for the present value of  $P$  dollars due  $n$  years hence, subject to compound interest, and the interest of one dollar per annum being  $i$ . How may both formulas be combined in one?

9. Develop  $\frac{3+2x}{5+7x}$  into a series of ascending powers of  $x$ .

10. Indicate the solution of  $10^x = 99.$

## TRIGONOMETRY.

JUNE, 1886.

[NOTE.—State at the head of your paper what text-book you have studied on the subject and to what extent.]

1. Explain the rule of signs for angles. Is there any limit to the value of an angle as considered in trigonometry? Express an angle of  $\frac{2}{3}$  (of a radian) in degrees. When we speak of an angle  $n\pi$  ( $n$  being any number) what is understood to be the unit of measure?

2. Explain how the sine and the tangent of an angle vary as the angle varies from 0 to  $2\pi$ .

3. Prove the following formulæ:  $\sin(-\alpha) = -\sin \alpha$ ;  $\cos(-\alpha) = \cos \alpha$ ;  $\tan(-\alpha) = -\tan \alpha$ ;  $\tan\left(\frac{\pi}{2} + \alpha\right) = -\tan\left(\frac{\pi}{2} - \alpha\right)$ .

4. Express  $\sin \alpha$  and  $\cos \alpha$  in terms of  $\tan \alpha$ ; also,  $\tan \alpha$  in terms of  $\sin \alpha$  and  $\cos \alpha$  respectively.

5. Given  $\sin(\varphi + \alpha) = \cos(\varphi - \alpha)$  to find  $\varphi$ .

6. Find, with the help of the tables, all the angles between  $0^\circ$  and  $360^\circ$  whose cosine  $= \sqrt{0.27}$ .

7. In the triangle ABC, given  $A = 43^\circ 27'.3$ ,  $B = 46^\circ 32'.7$ ,  $AC = 4056.5$ , to find the remaining parts.

## TRIGONOMETRY.

SEPTEMBER, 1886.

[NOTE.—State at the head of your paper what text-book you have studied on the subject and to what extent.]

1. (a) Find by means of the Tables the cosine and tangent of  $317^\circ.3$ . (b) Determine all the angles between 0 and  $4\pi$  whose cosine is  $\frac{1}{2}$ ; also those whose cosine is  $-\frac{1}{2}$ .

2. Given  $\sin \alpha = a$  to express  $\cos \alpha$ ,  $\tan \alpha$ ,  $\cot \alpha$ ,  $\sec \alpha$  in terms of  $a$ .

3. Deduce the formula  $\sin x + \sin y = 2 \sin \frac{1}{2}(x+y) \cos \frac{1}{2}(x-y)$  and derive from it  $\sin x - \sin y = 2 \cos \frac{1}{2}(x+y) \sin \frac{1}{2}(x-y)$ .

4. Given the sum of two angles and the ratio of their sines to explain a method for determining the angles.

5. Find an expression for the cosine of an angle of a triangle in terms of the sides of the triangle.

6. Solve the triangle ABC, having given  $AB = 53.94$ ,  $BC = 156.5$ ,  $B = 15^\circ 13'.2$ .



## ENGLISH GRAMMAR.

JUNE, 1886.

[State what text-book you have studied.]

I. What is the regular termination of the plural of nouns? What classes of nouns form their plural irregularly?

II. Inflect the present and imperfect of the verb 'to be.'

III. State the distinction existing between the old or strong and the new or weak conjugation of the verb, and give three illustrative examples of each.

IV. Parse the following sentence:

The objections that were made to this arrangement did not seem to him serious.

## CAESAR.

JULY 1, 1886.

I. *Translate as literally as possible:*

1. Ex eo oppido pons ad Helvetios pertinet. *Allobrogibus* sese vel persuasuros, quod nondum bono *animo* in populum Romānum viderentur, existimabant; vel *vi* coacturos, ut per suos fines eos ire paterentur. Omnibus rebus ad profectionem comparatis, diem dicunt, quā die ad ripam Rhodāni omnes conveniant.

2. Itaque paulisper apud oppidum morati agrosque Remōrum depopulati, omnibus vicis aedificiisque, quos adire poterant, *incensis*, ad castra Caesāris omnibus *copiis* contenderunt et ab millibus *passuum* minus duobus castra posuerunt; *quae* castra, ut fumo atque ignibus significabatur, amplius millibus passuum octo in latitudinem patebant.

3. *Huic* magnis premiis pollicitationibusque persuadet, uti ad hostes transeat, et, quid fieri velit, edocet. Qui ubi pro perfugā ad eos venit, timorem Romanōrum proponit, quibus *angustiis* ipse Caesar a Venētis prematur, *docet*, neque longius *abesse*, quin proximā nocte Sabinus clam ex castris exercitum educat et ad Caesārem *auxilii ferendi* causā proficiscatur.

4. Cujus loci haec erat natura, atque ita montibus angustis mare *continebatur*, uti ex locis superioribus in litus telum *adigi* posset. Hunc ad *egrediendum* nequaquam idoneum locum *arbitratus*, dum reliquae naves eo convenirent, ad horam nonam in ancoris exspectavit.

5. Ab iis cognoscit non longe ex eo loco oppidum Cassivellauni

*abesse* silvis paludibusque *munitum*, quo satis magnus hominum pecorisque numerus convenerit. Oppidum autem Brittani vocant, quum silvas impeditas vallo atque fossâ *munierunt*, quo incursionis hostium vitandae causâ convenire *consuerunt*.

6. Proeliis vero compluribus *factis* secundis atque omni nobilitate Aeduorum interfectâ, tantum potentiâ antecesserant, ut magnam partem clientium ab Aeduis ad se transducerent obsidesque ab iis principum filios acciperent, et publice jurare *cogerent* nihil se contra Sequânos consilii *inituros*; et partem finitimi agri per vim occupatam *possiderent*, Galliaeque totius principatum obtinebant.

II. *Grammatical questions, supplementary to the paper on Latin Grammar:*

1. State the construction of all italicized words in passages 1, 2, and 3.
2. Give the principal parts of all italicized words in passages 4, 5, and 6.
3. Quote from the text an example of indirect statement and rewrite it so as to make it direct.

LATIN. (EXERCISES AND GRAMMAR.)

JULY 1, 1886.

I. *Translate into Latin:*

1. The Treviri prepare<sup>1</sup> to attack<sup>2</sup> Labienus.
2. The Treviri have attacked Labienus.
3. The Treviri will attack Labienus.
4. The Treviri have collected<sup>3</sup> great<sup>4</sup> forces.<sup>5</sup>
5. Great forces have been collected by the Treviri.
6. The Treviri, having collected great forces (*abl. abs.*) were preparing to attack Labienus.
7. One<sup>6</sup> legion<sup>7</sup> had wintered<sup>8</sup> in the territory<sup>9</sup> of the Treviri.
8. While<sup>10</sup> these things are being done<sup>11</sup> by Caesar, the Treviri, having collected great forces, prepare to attack Labienus together-with<sup>12</sup> (the) one legion, which had wintered in their territory.
9. It is said (that) the Treviri are preparing to attack Labienus.
10. (*Rewrite sentence 9 in such a way as to employ direct statement.*)

<sup>1</sup> parâre. <sup>2</sup> adorîri. <sup>3</sup> cogĕre. <sup>4</sup> magnus. <sup>5</sup> copiae (*pl.*). <sup>6</sup> unus.  
<sup>7</sup> legio (*fem.*). <sup>8</sup> hiemâre. <sup>9</sup> fines (*pl.*). <sup>10</sup> dum. <sup>11</sup> gerĕre. <sup>12</sup> cum.  
<sup>13</sup> dicĕre.

II. *Latin Grammar:*

1. Decline *pons, consul, oppidum, vis*.
2. Decline *idem, solus, difficilior*.
3. Compare *bonus, pulcher, malus, proximus, supremus*.
4. Give the synopsis in the active voice of *persuadere* (*persuāsi, persuāsum*) and in the passive voice of *dicere* (*dixi, dictum*).
5. Enumerate all the uses you know of the Genitive case.

## CAESAR.

SEPTEMBER 21, 1886.

I. *Translate as literally as possible:*

1. Caesar, quod memoriā tenebat Lucium Cassium consulem occisum, exercitumque ejus ab Helvetiis pulsum et sub jugum missum, *concedendum* non putabat; neque *homines* inimico *animo*, datā facultate per provinciam *itineris* faciendi, temperaturos ab injuriā et maleficio estimabat.

2. Ubi circumjectā multitudine hominum totis moenibus undique in murum lapide *jaci* coepti sunt murusque *defensoribus* nudatus est, testudine factā, *portas* succedunt murumque subruunt. Quod tum facile fiebat. Nam quum tanta multitudo lapides ac tela *conjicerent*, in muro consistendi postestas erat *nulli*.

3. His rebus *adducti* non *prius* Viridovicem reliquosque duces ex consilio dimittunt, quam ab his sit concessum, arma uti capiant et ad castra contendant. Quā *re* concessā laeti, ut exploratā victoriā, sarmentis virgultisque collectis, *quibus* fossas Romanōrum compleant, ad castra pergunt.

4. Erat ob has causas summa difficultas, quod naves propter magnitudinem, nisi in alto, *constitui* non poterant; militibus autem, ignotis locis, *impeditis* manibus, magno et gravi armorum onere *oppressis*, simul et de navibus *desiliendum* et in fluctibus consistendum et cum hostibus erat pugnandum.

5. Eo proficiscitur cum legionibus; locum *reperit* egregie naturā atque opere munitum; tamen hunc duabus ex partibus oppugnare *contendit*. Hostes paulisper morati militum nostrorum impetum non tulerunt seseque aliā ex parte oppidi *ejecerunt*. Magnus ibi numerus pecoris *repertus*, multique in fugā sunt *comprehensi* atque interfecti.

6. Adventu Caesāris factā commutatione rerum, obsidibus Aeduis *redditis*, veteribus clientelis *restitutis*, novis per Caesārem

comparatis, quod hi, qui se ad eorum amicitiam aggregaverant, meliore conditione atque aequiore imperio se uti *videbant*, reliquis rebus eorum gratiā dignitateque amplificatā, Sequāni principatum *dimiserant*.

II. *Grammatical questions, supplementary to the paper on Latin Grammar:*

1. State the construction of all italicized words in passages 1, 2, and 3.
2. Give the principal parts of all italicized words in passages 4, 5, and 6.
3. Quote from the text an example of indirect statement and rewrite it so as to make it direct.

---

LATIN. (EXERCISES AND GRAMMAR.)

SEPTEMBER 21, 1886.

I. *Translate into Latin:*

1. The Romans<sup>1</sup> hold<sup>2</sup> the mountain.<sup>3</sup>
2. The mountain will be held by the Romans.
3. Caesar learns<sup>4</sup> through<sup>5</sup> scouts<sup>6</sup> (that) his (men) are holding the mountain.
4. Caesar learned through scouts (that) the mountain was held by his (men).
5. The Helvetians moved<sup>7</sup> (their) camp.<sup>8</sup>
6. Caesar learns through scouts (that) the Helvetians have moved their camp.
7. The Helvetians will move their camp.
8. Caesar learns through scouts (that) the Helvetians will move their camp.
9. (*Rewrite sentence 4, and substitute direct for indirect statement.*)
10. (*Rewrite sentence 3, and substitute direct for indirect statement.*)

<sup>1</sup> Romanus. <sup>2</sup> tenēre. <sup>3</sup> mons. <sup>4</sup> cognoscere. <sup>5</sup> per. <sup>6</sup> explorator. <sup>7</sup> movēre. <sup>8</sup> castra.

II. *Latin Grammar:*

1. Decline *animal, caro, equitatus, parvus, tristis*.
2. Decline *ipse, is, qualis*.
3. Compare *carus, dives, primus, inferior, graviter, tuto*.
4. Write the synopsis of the active voice of *facio*, and of the passive of *audio*.
5. State and exemplify the uses of the Accusative case.



## HISTORY OF THE UNITED STATES.

JULY, 1886.

1. Give the English discoveries in America, with their dates, prior to 1600.
2. Give an account of Bacon's Rebellion.
3. Describe the English attacks on Fort Duquesne during the French and Indian War.
4. What was Dorr's Rebellion.
5. Give an account of the Wilmot Proviso.
6. Relate the circumstances leading to the impeachment of President Johnson, and state its result.

N. B.—The dates are to be given with every question.

---

## HISTORY OF THE UNITED STATES.

SEPTEMBER, 1886.

1. Give an account of Raleigh's colonies in America.
2. Relate the principal events in the life of Roger Williams.
3. What treaty ended the French and Indian War, and what were its terms?
4. Describe the attempt at nullification made by South Carolina under Jackson's administration.
5. Give the dates of the principal battles of the Mexican War.
6. State the causes and results of the War of the Rebellion.

N. B.—The dates are to be given with every question.

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## GEOGRAPHY.

JULY, 1886.

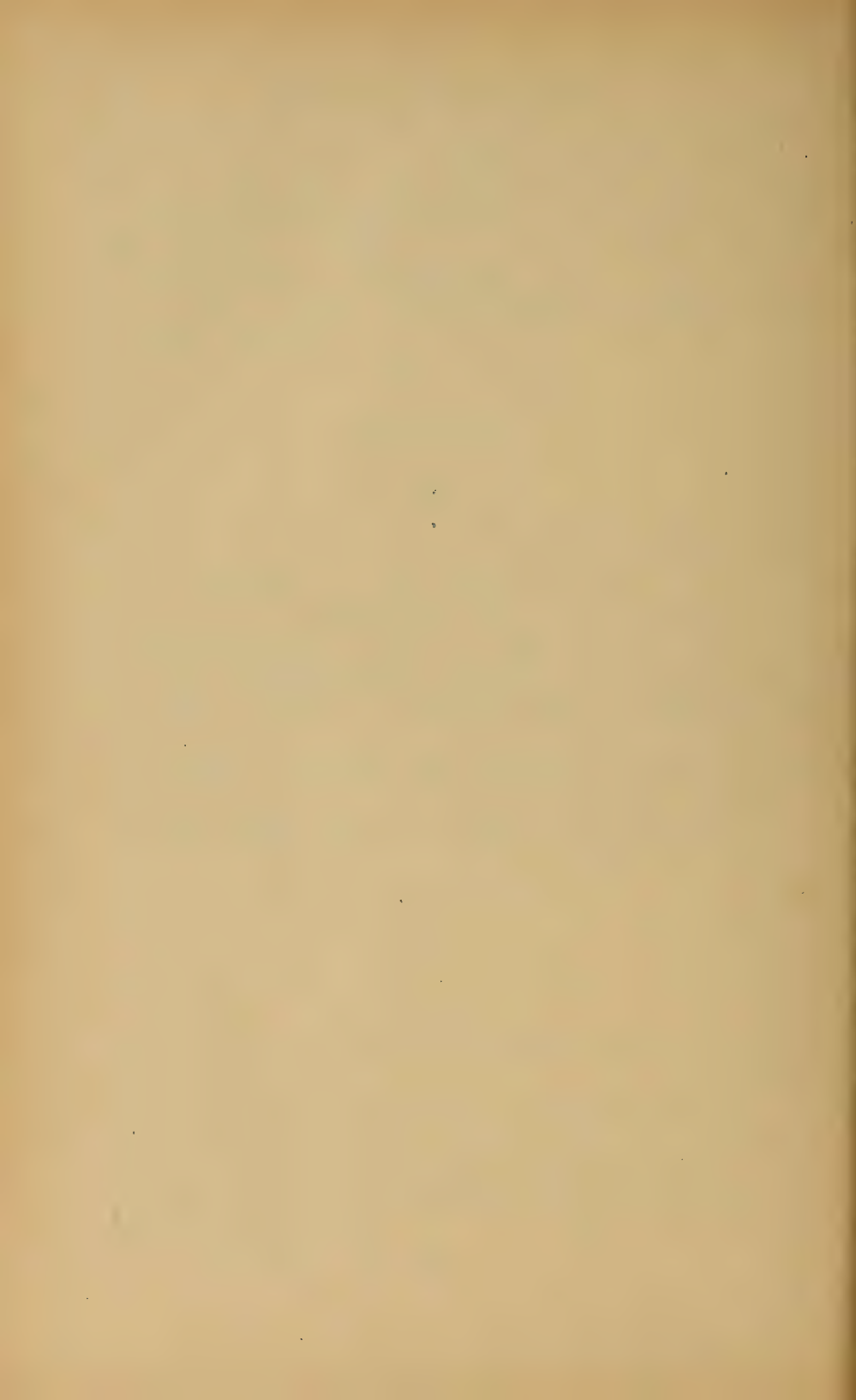
1. Bound the State of Tennessee, and give the names and situations of two cities in it.
2. Where does the Ohio River rise; describe the direction of its course; where does it empty; how do its waters reach the ocean; what States does it touch; name two cities situated on it.
3. What waters lie around the island of Great Britain? What countries are on this island? Give the names and position of three cities on it.

4. Where are the following cities : Atlanta, Toronto, Bremen, Singapore, Pittsburg, Naples ?
  5. What countries of Europe touch the Mediterranean Sea and its branches, beginning west and traveling towards the east ?
  6. Describe the position of the Isthmus of Panama ; what lands does it connect ; what waters does it separate ; to what country does it belong politically ?
  7. How many (English) miles wide is the North Temperate Zone ?
- 

## GEOGRAPHY.

SEPTEMBER, 1886.

1. Bound the State of Florida, and give the names and situations of two cities in it.
2. Where does the Colorado River rise ; describe its course ; where does it empty ; what States and Territories does it teach ?
4. Bound Prussia ; give the names and course of two rivers in it ; also the names and positions of two of its cities.
4. Where are the following cities : Wilmington, Denver, Munich, Manilla, Calcutta, Quebec ?
5. What countries touch the Black Sea ?
6. Where is British India ? What other name or names has it ? Name two rivers and two cities in it.
7. How many English miles is it from the Tropic of Cancer to the Arctic Circle ?



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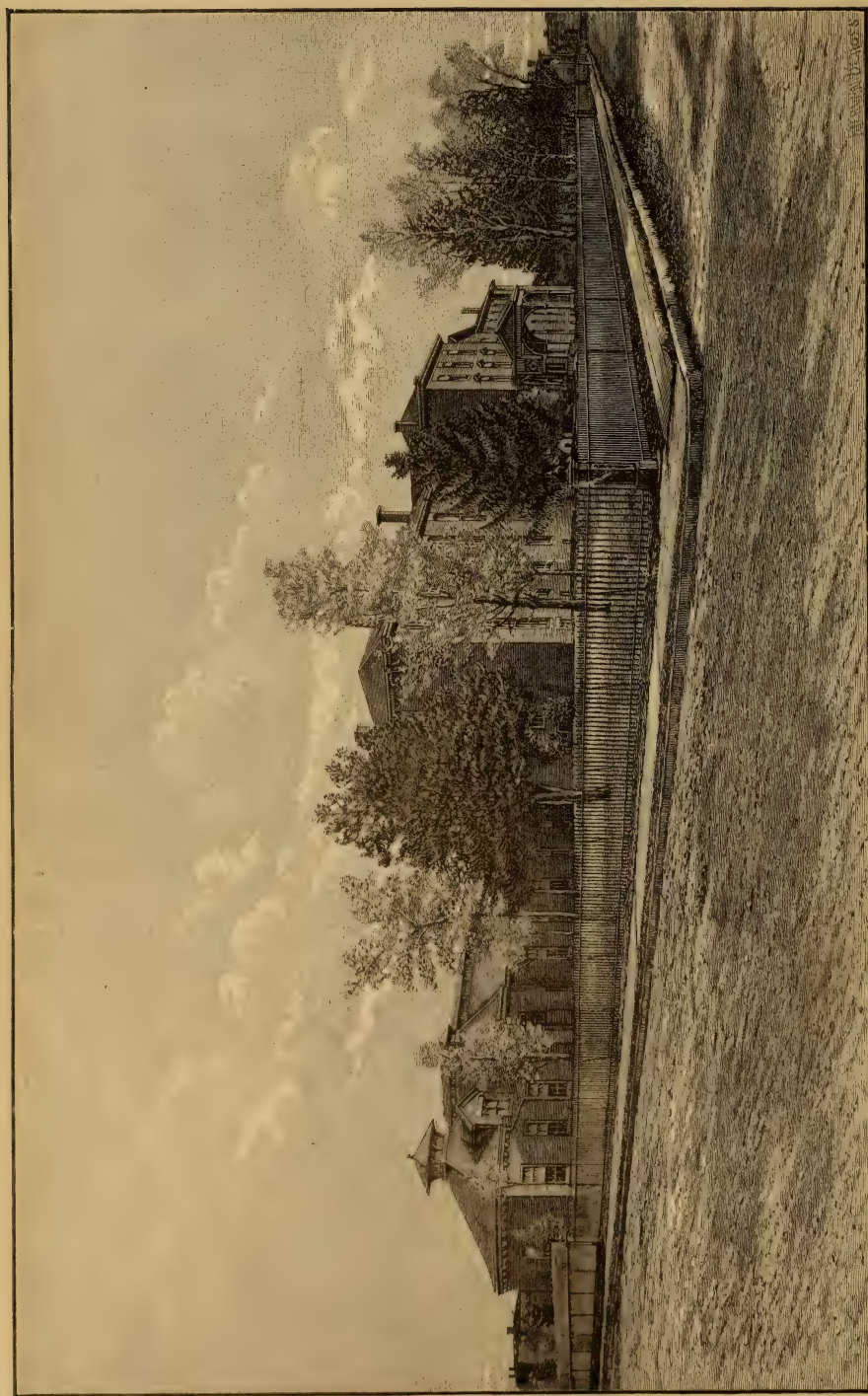
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HARTFORD HOSPITAL.

# THIRTY-FIRST ANNUAL REPORT

OF THE

EXECUTIVE COMMITTEE

OF THE

# HARTFORD HOSPITAL,

PRESENTED TO THE DIRECTORS

AT THEIR

ANNUAL MEETING, DEC. 16, 1886.

---

HARTFORD, CONN.:

PRESS OF THE CASE, LOCKWOOD & BRAINARD COMPANY,  
1887.





# OFFICERS OF THE HARTFORD HOSPITAL.

ELECTED AT THE ANNUAL MEETING, DECEMBER 16, 1886.

---

EDSON FESSENDEN, *President.*  
P. M. HASTINGS, M.D., *Vice-President.*  
WARD W. JACOBS, *Secretary and Treasurer.*

## EXECUTIVE COMMITTEE.

P. M. HASTINGS, M.D.,  
HENRY K. MORGAN,  
GEORGE M. WELCH.

## COMMITTEE ON FINANCE.

ROLAND MATHER,  
THOMAS O. ENDERS,  
JONATHAN B. BUNCE.

## AUDITORS.

JONATHAN B. BUNCE,  
THOMAS O. ENDERS.

## LIBRARIAN.

GURDON W. RUSSELL, M.D.

## ASSISTANT LIBRARIAN.

WILLIAM W. KNIGHT, M.D.

## DIRECTORS.

GURDON W. RUSSELL, M.D.,	HENRY C. ROBINSON,
EDSON FESSENDEN,	GEORGE M. WELCH,
CHARLES M. POND,	HENRY K. MORGAN,
HENRY KENY,	THOMAS O. ENDERS,
ROLAND MATHER,	P. M. HASTINGS, M.D.
JONATHAN B. BUNCE,	THOMAS SISSON,
MORGAN G. BULKELEY, <i>ex officio.</i>	

## MEDICAL AND SURGICAL STAFF.

GURDON W. RUSSELL, M.D., *Chairman.*  
 WILLIAM T. BACON, M.D., *Secretary.*

## CONSULTING PHYSICIANS AND SURGEONS.

GURDON W. RUSSELL, M.D., EBENEZER K. HUNT, M.D.,  
 ASHBEL W. BARROWS, M.D., P. M. HASTINGS, M.D.

## VISITING PHYSICIANS AND SURGEONS.

GEORGE C. JARVIS, M.D., W. A. M. WAINWRIGHT, M.D.  
 HORACE S. FULLER, M.D., G. PIERPONT DAVIS, M.D.,  
 HARMON G. HOWE, M.D., MELANCTHON STORRS, M.D.

## OPHTHALMIC AND AURAL SURGEON.

WILLIAM T. BACON, M.D.

## GYNECOLOGIST.

P. H. INGALLS, M.D.

## PATHOLOGIST.

WILLIAM W. KNIGHT, M.D.

VICE-PRESIDENTS FOR LIFE BY SUBSCRIPTION OF FIVE HUNDRED DOLLARS  
 AND UPWARDS, ALSO DIRECTORS FOR LIFE.

*CHESTER ADAMS,	FRANCIS B. COOLEY,
*T. M. ALLYN,	LEONARD DANIELS,
*A. S. BECKWITH,	*CALVIN DAY,
*CHARLES BOSWELL,	THOMAS M. DAY,
*LEE & *BUTLER,	RICHARD S. ELY,
GEORGE M. BARTHOLOMEW,	*FOSTER & CO.,
*JAMES G. BOLLES,	*JAMES GOODWIN,
*JOHN BEACH,	*JOHN H. GOODWIN,
C. N. BEACH,	*GEORGE HALL,
GEORGE BEACH,	*G. B. HAWLEY,
*J. SEYMOUR BROWN,	*ELLERY HILLS,
*SAMUEL COLT,	C. T. HILLYER,
CHENEY BROTHERS,	*JAMES B. HOSMER,
*LEONARD CHURCH,	*EDMUND G. HOWE,
*JOSEPH CHURCH,	HUNT, HOLBROOK & *BARBER,
*GEORGE H. CLARK,	R. W. H. JARVIS,
Mrs. SAMUEL COLT,	H. & W. KENEY,
*ERASTUS COLLINS,	*C. C. LYMAN,

\*Deceased.

\*WILLIAM T. LEE,  
 \*SAMUEL MATHER,  
 \*C. H. NORTHAM,  
 \*J. M. NILES,  
 \*J. S. NILES,  
 \*H. A. PERKINS,  
 JOSEPH PRATT,  
 DANIEL PHILLIPS,  
 CHARLES M. POND,  
 HENRY C. ROBINSON,  
 \*JAMES ROOT,  
 \*THOMAS SMITH,  
 \*JOSEPH TRUMBULL,  
 WILLIAM W. TURNER,  
 SAMUEL I. TUTTLE,

WILLIAM F. TUTTLE,  
 MISS MARY W. WELLS,  
 \*WOODRUFF & BEACH,  
 \*THOMAS S. WILLIAMS,  
 \*DAVID WATKINSON,  
 \*JOHN WARBURTON,  
 \*MARY A. WARBURTON,  
 \*ROBERT WATKINSON,  
 \*OSWIN WELLES,  
 \*N. M. WATERMAN,  
 \*MISS ELLEN M. WATKINSON,  
 \*MRS. MARIA WATKINSON,  
 \*TERTIUS WADSWORTH,  
 \*SAMUEL S. WARD.

DIRECTORS FOR LIFE BY SUBSCRIPTION OF TWO HUNDRED DOLLARS AND  
 UPWARDS.

C. H. BRAINARD,  
 CHARLES BENTON,  
 \*BOLLES & \*SEXTON,  
 HIRAM BISSELL,  
 \*BIRCH & BRADLEY,  
 J. G. BATTERSON,  
 \*E. A. BULKELEY,  
 \*THOMAS K. BRACE,  
 \*LUCIUS BARBOUR,  
 CASE, TIFFANY & CO.,  
 \*ELISHA COLT,  
 \*NEWTON CARTER,  
 H. KENDALL CARTER,  
 \*WILLIAM L. COLLINS,  
 CHARLES COLLINS,  
 DANIEL P. CROSBY,  
 JULIUS CATLIN,  
 \*AUSTIN DUNHAM,  
 \*DAY, \*GRISWOLD & CO.,  
 \*JAMES DIXON,  
 EDSON FESSENDEN,  
 \*EBENEZER FOWLER,  
 \*S. W. GOODRIDGE,  
 \*ISAAC HILLS,  
 \*HUNGERFORD & CONE,  
 NELSON HOLLISTER,  
 REV. JAMES HUGHES, V. G.,  
 \*H. HUNTINGTON,

E. N. KELLOGG,  
 GEORGE S. LINCOLN & CO.,  
 \*SIMEON L. LOOMIS,  
 \*MRS. JOSEPH MORGAN,  
 ROLAND MATHER,  
 J. & \*M. MERRIMAN,  
 \*WILLIAM MATHER,  
 \*JOHN M. NILES,  
 \*IRA PECK,  
 \*FRANCIS PARSONS,  
 \*GUY R. PHELPS,  
 \*C. F. POND,  
 MISS ESTHER PRATT,  
 E. M. REED,  
 \*E. C. ROBERTS,  
 ROGERS BROTHERS,  
 \*ELISHA K. ROOT,  
 \*E. G. RIPLEY,  
 \*CHARLES SEYMOUR,  
 MRS. ELIZA K. SHEPARD,  
 \*WILLIAM L. STORRS,  
 E. TAYLOR & CO.,  
 \*O. G. TERRY,  
 \*ISAAC TOUCEY,  
 \*MILES A. TUTTLE,  
 GEORGE M. WELCH,  
 \*JAMES H. WELLS.



EXECUTIVE OFFICERS OF THE HARTFORD HOSPITAL  
FOR THE ENSUING YEAR.

---

EXECUTIVE COMMITTEE.

P. M. HASTINGS, M.D.,  
HENRY K. MORGAN,  
GEORGE M. WELCH.

SUPERINTENDENT.

LEANDER HALL.

RESIDENT-PHYSICIAN AND SURGEON.

W. E. STRATTON, M.D.

ASSISTANT RESIDENT-PHYSICIAN AND SURGEON

E. S. GREENE, M.D.

LADY SUPERINTENDENT OF TRAINING-SCHOOL.

Mrs. F. A. TUTTLE.

APOTHECARY.

HENRY W. FULLER.

STEWARD.

WILLIAM H. PORTER.

# THE THIRTY-FIRST ANNUAL REPORT

## OF THE

# HARTFORD HOSPITAL.

---

### *To the Directors:*

In discharge of the duty imposed by the by-laws, the Executive Committee would present the following summary of the history of the Hospital, for the year ending September 30, 1886.

Patients remaining at date of last report were	102
Admitted during the year,	741
Making a total of	843

Of this number there were discharged, reported as recovered, improved, not improved, and expelled,

Deaths reported, . . . . .	90
Leaving at the close of the year, . . . . .	100

Patients admitted during the year were classified, as follows, viz.:

Medical,	392
Surgical,	260
Eye and Ear,	55
Gynecological,	34
Births,	25
The maximum number for one day was	130
The minimum number was	63
The average number was	107

The total expenditures for board and care of patients, . . . . .	\$35,935.08
The receipts from patients and other sources was . . . . .	28,695.87
Excess of expenses over receipts was . . . . .	\$ 7,239.21
Cost of each patient per week was . . . . .	6.43

The following portraits of benefactors have been added to the gallery during the year, viz.: Mrs. M. G. Flower, Mrs. Sarah Wright, Mrs. Lucina H. Goodwin, Miss E. M. Watkinson, Messrs. Lawson Ives, George Seymour, James Root, Alfred Smith, Henry Wright, Leonard Church, Henry K. Morgan, Charles Boswell, John B. Eldridge, and Joseph P. Allen,

At the cost of . . . . .	\$1,349.30
Enlargement of the Dead House, . . . . .	712.69
Work on the Tablet, . . . . .	31.20

Total, . . . . .	\$2,093.19
------------------	------------

Making a total expenditure over receipts of \$9,332.40 chargeable to the permanent fund.

The following bequests have been received during the year, viz.:

From the estate of Mr. Charles Boswell, . . . . .	\$5,000.00
From the estate of Mrs. Lois F. Sargeant, . . . . .	5,000.00
From the estate of Hon. David Gallup, . . . . .	8,446.69
Adding to the permanent fund . . . . .	\$18,446.69

#### TRAINING SCHOOL FOR NURSES.

Under the able superintendence of Mrs. F. A. Tuttle, the school has been very successful. Ten young ladies, after two years' instruction and a rigid examination, have received diplomas from the Hospital.

A detailed account of the work of the Hospital is appended in the report of the Superintendent, Mr. L. Hall.

The Committee would express their grateful appreciation of the voluntary labors of the attending physicians and

surgeons, who have been faithful and conscientious in the discharge of their duties.

The Resident Physicians and Surgeons have been assiduous and attentive, and deserve great credit in the discharge of their offices.

We would further wish, after another year's observation, to emphasize the opinion previously expressed, with regard to the peculiar fitness of the Superintendent, and Lady Superintendent of Nurses, for the positions they still occupy.

In addition to the Cottage, authorized by the Directors last year, an Ice House sufficient for the needs of the Hospital and Home has been erected. The expense incurred by these improvements we cannot state, as they were not completed at the close of the year.

In conclusion, the Committee would express the opinion that no additions to the Hospital accommodations are required for the coming year.

We judge, however, from the experience of the past, that some provision will soon be necessary to meet the increasing demand for private rooms and care. This need has already caused some embarrassment in the Hospital, especially upon the male side of the house.

Due acknowledgment should be expressed for the efforts of the professors and students of Trinity College, and the pastor and members of the South Baptist Church, in conducting religious services at the Hospital during the past year.

Respectfully submitted,

P. M. HASTINGS,

H. K. MORGAN,

G. M. WELCH,

*Executive Committee.*



TABLE OF INJURIES, DISEASES, ETC.,  
TREATED IN  
HARTFORD HOSPITAL,  
DURING THE YEAR ENDING SEPTEMBER 30, 1886.

SURGICAL.

	Male.	Female.		Male.	Female.
Abscesses, Pelvic,	..	1	Dislocation of Clavicle,	1	..
Psoas,	..	1	of Humerus,	2	1
Perineal,	3	1	Encysted bone,	1	..
Multiple,	..	1	Erysipelas,	4	1
Alveola,	1	..	Ecchymosis,	1	..
Thoracic,	1	..	Epithelioma of Face,	1	1
of Knee,	2	..	of Lip,	2	..
of Brain,	1	..	Eczema,	2	..
of Hand,	1	..	Enlarged Prostate,	1	..
of Thigh,	..	1	Fistula in Ano,	3	3
of Liver,	1	..	Frost Bite,	5	..
Anchylosis of Knee,	1	..	Fracture, Colles,	..	2
Anthrax,	3	..	Potts,	2	..
Arthritis, Chronic,	2	..	of Femur,	2	..
Burns,	3	1	of Hip,	1	1
Bow Legs,	1	..	of Tibia,	3	..
Cleft Palate,	2	..	of Ribs,	3	1
Contracted Tendon,	1	..	of Skull,	6	..
Cancer of Breast,	..	1	of Clavicle,	3	1
of Rectum,	..	1	of Humerus,	4	1
of Tongue,	..	1	of Inf. Maxillary,	3	..
of Penis,	1	..	of Tibia and fibula,	1	..
of Spermatic Cord,	1	..	of Nasal bone,	2	..
of Intestines,	1	..	of Glenoid process,	..	1
Contusion of Ankle,	3	..	of Zygomatic process,	1	..
of Back,	4	1	of Tibia, Compound,	1	..
of Head,	5	..	of Femur,	1	..
of Shoulder,	2	2	of Tibia & fibula, com-		
of Neck,	1	..	pound & comminuted,	1	..
Concussion of Spine,	1	..	of both legs, do.,	2	..
Cystitis, Chronic,	3	..	of Bones of foot, do.,	5	..

	Male.	Female.		Male.	Female.
Gonorrhœa,	3	..	Tumor, Cystic,	..	1
Gangrene of lung,	1	..	Fibroid,	..	3
Hæmorrhoids,	2	..	Ovarian,	..	3
Hydrocele,	2	..	of Scrotum,	1	..
Hernia, Inguinal,	2	..	Torticollis,	..	1
“ Umbilical,	..	1	Ulcer, Simple,	3	1
Irritable stump,	..	2	Varicose,	..	1
Lupus,	1	1	Irritable,	6	..
Morbus Coxarius,	2	1	Indolent,	7	6
Necrosis of Tibia,	1	1	Syphilitic,	2	..
of Finger,	1	1	of Rectum,	..	1
of Sternum,	..	1	Urethral Stricture,	16	..
of Bones of Foot,	1	..	Vesical Calculus,	2	..
Ostio Sarcoma,	1	1	Wound of Scalp, Lacerat'd,	1	..
Potts' disease of Spine,	..	1	of Foot, Lacerated,	1	..
Periostitis,	1	1	of Fingers, “	3	..
Phimosis,	3	..	of Thigh, “	1	..
Prolapse Rectum,	1	..	of Fingers, Incised,	1	..
Paronychia,	..	1	of Shoulder, “	1	..
Synovitis,	4	1	of Throat, “	1	1
Sprain of Ankle,	2	5	of Abdomen, “	1	..
of Knee,	..	1	of Arm, “	1	..
of Wrist,	1	..	of Knee, “	1	..
Sarcoma of Hip,	..	1	of Head, Gun shot,	1	..
Syphilis, Primary,	1	..	of Hand, “	1	..
Secondary,	2	1	of Shoulder, “	..	1
Tertiary,	2	..			
Cerebral,	1	..	Total,	195	65

## MEDICAL CASES.

	Male.	Female.		Male.	Female.
Anæmia,	..	5	Dyspepsia,	1	..
Apoplexy,	1	1	Debility, General,	6	5
Alcoholism,	19	5	Senile,	8	7
Asthma,	4	1	Diarrhœa, Chronic,	1	..
Atony of Bladder,	1	..	Diabetes,	1	1
Aneurism, Thoracic,	1	..	Diphtheria,	..	1
Bright's Disease, Acute,	..	3	Epilepsy,	1	2
Chronic,	11	1	Epistaxis,	1	..
Bronchitis,	5	..	Fever:		
Chorea,	1	1	Continued,	1	..
Constipation,	1	..	Intermittent,	12	2
Cirrhosis of Liver,	5	2	Remittent,	3	1
Cerebritis,	1	..	Typhoid,	15	3
Chlorosis,	..	1	Scarlet,	..	1
Dysentery,	1	1	Gastritis,	2	3

	Male.	Female.		Male.	Female.
Heart,	..	..	Paralysis-Agitans,	1	1
Mitral Regurgitation,	2	2	Paraplegia,	1	..
Aortic "	2	3	Perityphilitis,	1	..
Fatty Degeneration,	1	..	Pharyngitis,	..	1
Hypertrophy,	..	1	Poison Corrosive,	1	..
Hysteria,	..	1	Pregnancy,	..	27
Hemiplegia,	4	5	Peritonitis,	1	..
Insolation,	2	..	Pleurisy,	1	1
Insanity,	1	3	Phthisis,	41	12
Infants,	13	10	Pneumonia,	5	3
Lead Poisoning,	2	..	Pleuro,	..	1
Leucocythæmia,	1	..	Rheumatism, Acute,	11	4
Malarial Poisoning,	11	3	Chronic,	21	4
Mania à potu,	5	..	Muscular,	1	..
Meningitis,	..	..	Gonorrhœal,	1	..
Cerebro Spinal,	2	1	Sciatica,	3	1
Malingering,	5	..	Scabies,	1	..
Measles,	..	1	Tonsillitis,	..	2
Mania, puerperal,	..	1	Follicular,	..	1
Neuralgia,	1	3	Tænia, Solium,	..	1
Opium Habit,	2	..	Vertigo,	1	..
Paralysis of Œsophagus,	1	..	Vomiting of Pregnancy,	..	1
Psoriasis,	..	1			
Purpura Hæmorrhagic,	1	..	Total,	250	142

## EYE AND EAR CASES.

	Male.	Female.		Male.	Female.
Cataract,	2	1	Keratitis,	2	2
Conjunctivitis,	2	1	Otitis, Media,	8	2
Syphilitic,	3	1	Ophthalmia, Gonorrhœal,	2	..
Cornea, Opacity of,	2	1	Purulent,	2	..
Rupture of,	1	..	Strabismus,	1	1
Ulcer of,	3	1	Staphyaloma,	1	..
Granular Lids,	1	1	Trachoma,	4	..
Iritis,	3	1	Removal of Eye-ball,	2	..
Syphilitic,	1	..			
Injury to Eye, Pene-	..	..	Total,	43	12
trating,	3	..			

## UTERINE CASES.

	Male.	Female.		Male.	Female.
Anteversio,	..	1	Retroflexion,	..	3
Atresia Os Uteri,	..	1	Retroversion,	..	1
Lacerated Cervix,	..	5	Recto Vaginal Fistula,	..	1
Perineum,	..	3	Salpingitis,	..	1
Metritis, Endo,	..	1	Uterine Cancer,	..	4
Prolapsus Uteri,	..	4	Sub Involution,	..	1
Pelvic Cellulitis,	..	4			
Peritonitis,	..	5	Total,	..	34

## TABLE OF OPERATIONS.

	Male.	Female.		Male.	Female.
Amputation of Fingers,	6	1	For Sarcoma of Head,	1	..
of Femur,	1	..	Scirrhus of Breast,	..	2
of Fore Arm,	1	..	Cataract,	1	..
of Leg,	4	..	Fistula in Ano,	2	1
of Penis,	2	..	Hæmorrhoids,	1	..
of Toes,	2	..	Lacerated Cervix,	..	3
at Shoulder,	1	..	Perineum,	..	6
Aspiration of Bladder,	1	..	Strangulated Hernia,	..	1
Colotomy,	1	..	Sinus of Hip,	..	1
Divulsion of Urethra,	2	..	Phimosis,	1	..
Enucleation of Eye,	2	..	Recto Vaginal Fistula,		
External Urethrotomy,	2	..	Removal of,	..	1
Internal Urethrotomy,	7	..	Metatarsal Bones,	1	..
Kolpokleisis,	..	1	Epithelioma of Lip,	1	..
Lithotomy,	2	..	Spermatic Cord,	1	..
Ovariectomy,	..	1	Tumor of Leg,	1	..
Staphylotomy,	6	..			
Sequestrotomy,	1	1	Total,	52	19
Tenotomy,	1	..			



## TABLE OF DEATHS.

Apoplexy, . . . . .	5	General Debility, . . . . .	1
Alcoholism, . . . . .	1	Heart Failure, . . . . .	2
Aneurism, Rupture of, . . . . .	1	Insolation, . . . . .	2
Accidents, Shock from, . . . . .	4	Lupus, . . . . .	1
Bright's Disease, Chronic, . . . . .	6	Leucocythæmia, . . . . .	1
Cirrhosis of Liver, . . . . .	1	Mania à potu, . . . . .	2
Cerebro-Spinal Meningitis, . . . . .	3	Ovarian Tumor, . . . . .	2
Cancer of Face, . . . . .	1	Osteo Sarcoma, . . . . .	1
Cancer of Uterus, . . . . .	2	Phthisis, . . . . .	15
Cancer of Intestines, . . . . .	1	Pneumonia, . . . . .	5
Cerebral Meningitis, . . . . .	1	Septicæmia, . . . . .	3
Disease of Heart, Valvular, . . . . .	1	Spasmodic Asthma, . . . . .	1
Erysipelas, . . . . .	1	Senile Debility, . . . . .	13
Fracture of Skull, . . . . .	4	Typhoid Fever, . . . . .	2
Fracture of Spine, . . . . .	1	Uræmia, . . . . .	2
General Paresis, . . . . .	3		
Gangrene of Lung, . . . . .	1	Total, . . . . .	90

W. E. STRATTON, M.D., }  
 E. S. GREENE, M.D., } *Resident Physicians*

## SUPERINTENDENT'S REPORT.

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### *To the Executive Committee:*

GENTLEMEN,—I submit for your consideration the thirty-first annual report of the management of the Hartford Hospital.

The number of patients in the Hospital October 1, 1885, was 102—58 males, 44 females.

During the year 741 have been admitted, making an aggregate of 843 patients under treatment—546 males, 297 females. Of this number 404 have recovered, 178 left improved, 60 not improved, 11 eloped or expelled, 90 have died, and 100 remain under treatment—59 males and 41 females.

Of the deaths 8 were the result of accidents, and lived but a short time after admission; 2 were cases of sunstroke, living but a few hours; 12 were hopeless cases at time of admission, and lived but a few days; and 15 were due to consumption.

There have been 21 births—11 males, 10 females.

The whole number of weeks occupied was 5,583, of which citizens occupied 4,679, State beneficiaries 862 $\frac{3}{7}$ , U. S. Marine patients 41 $\frac{3}{7}$ . There have been 52 patients, occupying 147 weeks, supported entirely by charity.

The appropriation from the State, of \$5,000.00, has partially supported 675 patients, at the rate of \$1.12 per week for each patient.

The number of State beneficiaries was 80.

The number of marine patients was 9.

The daily average of patients for the year was 107.

The greatest number any one day was 130; the least 63.

The average duration of patients was 6 $\frac{4}{7}$  weeks.

The average cost per week for each patient was \$6.43.

There have been 398 Americans, and 343 foreigners.

Patients have been received from 62 different towns in the State.

Nurses from the Training School have been sent to cases in the following towns: Hartford, Chester, East Hartford, Meriden, New Milford, New Britain, New Haven, Waterbury, Wethersfield, Windsor, Windsor Locks, Washington, Warehouse Point, and Springfield, Mass., aggregating 135 weeks.

The graduates during the year have been: Misses Mary H. Patch, M. Belle Parker, Rebecca La Monte, Ella J. Holcombe, Minnie C. Mitchell, Elma A. Bennett, Hattie E. Crocker, Minnie R. Hicks, S. Alice Griswold, and Gertrude E. Morley.

## SUPERINTENDENT'S REPORT.

*The HARTFORD HOSPITAL**in account with LEANDER HALL, Superintendent.*

Dr.		Cr.	
1885-6. To Am't paid for		1886. By Am't received from	
Anæsthetics,	\$39.90	W. W. Jacobs, Treas.,	\$35,935.08
Breadstuffs,	696.22	Board of patients from	
Barn Expenses,	209.91	various towns in the	
Butter and Eggs,	1,789.09	State,	10,970.60
Fuel,	3,128.58	Paying Patients,	6,075.23
Furniture,	887.66	State Beneficiaries,	5,086.54
Fruit and Vegetables,	966.06	State Appropriation,	5,000.00
Freights and Cartages,	29.25	Marine Patients,	290.00
Groceries,	1,466.64	Services of Nurses,	1,127.75
Gas,	940.20	Registrar of Births and	
Ice,	181.60	Deaths,	26.00
Instruments,	182.25	Sales,	119.75
Meat, Fish, and Fowl,	6,330.44		
Milk,	1,606.43		
Medicine,	848.44		
Miscellaneous,	341.13		
Printing, Stationery, etc.,	508.45		
Repairs and Improvem'ts,	1,937.22		
Salaries,	12,465.85		
Surgical dressings,	404.35		
Washing and Soap,	246.20		
Whisky, Wine, etc.,	333.21		
Water,	296.00		
Total current expenses,	\$35,935.08		
Am't paid Treasurer,	28,695.87		
	<u>\$64,630.95</u>		<u>\$64,630.95</u>

*Detailed Statement of the Receipts of the HARTFORD HOSPITAL from  
Oct. 1, 1885 to Oct. 1, 1886.*

## Received from State Appropriation :

December 31, 1885,	-	-	-	\$1,250.00
March 31, 1886,	-	-	-	1,250.00
June 30, 1886,	-	-	-	1,250.00
September 30, 1886,	-	-	-	1,250.00
				<u>\$5,000.00</u>



## Received from the State for care of Soldiers :

December 31, 1885,	-	-	-	\$1,383.64
March 31, 1886, -	-	-	-	1,443.32
June 30, 1886, -	-	-	-	1,142.58
September 30, 1886,	-	-	-	1,117.00
				<hr/>
				\$5,086.54

## Received from various Towns in the State :

December 31, 1885,	-	-	-	\$3,156.08
March 31, 1886, -	-	-	-	2,618.18
June 30, 1886, -	-	-	-	2,684.37
September 30, 1886,	-	-	-	2,511.97
				<hr/>
				\$10,970.60

## Received from Paying Patients :

December 31, 1885,	-	-	-	\$1,817.88
March 31, 1886, -	-	-	-	1,048.57
June 30, 1886, -	-	-	-	1,303.36
September 30, 1886,	-	-	-	1,905.42
				<hr/>
				\$6,075.23

## Received from U. S. Collector for Seamen :

December 31, 1885,	-	-	-	\$120.00
March 31, 1886, -	-	-	-	59.00
June 30, 1886, -	-	-	-	29.00
September 30, 1886,	-	-	-	82.00
				<hr/>
				\$290.00

Received from Sales,	-	-	-	\$119.75
Received from Registrar of Births and Deaths,	-	-	-	26.00
Received from Service of Nurses,	-	-	-	1,127.75
				<hr/>

Total Receipts,	-	-	-	\$28,695.87
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*Number of patients who have received the benefits of the Hospital  
during the year ending September 30, 1886.*

	Male.	Female.	Total.
Number of patients in the Hospital, Oct. 1, 1885, . . . . .	58	44	102
Admitted during the year, . . . . .	488	253	741
Total, . . . . .	546	297	843
Of this number have been discharged :			
Recovered, . . . . .	271	133	404
Improved, . . . . .	107	71	178
Not improved, . . . . .	38	22	60
Removed, discharged, or eloped, . . . . .	9	2	11
Dead, . . . . .	62	28	90
Total, . . . . .	487	256	743
Remaining Oct. 1, 1886, . . . . .	59	41	100
Whole number admitted to October 1, 1886, . . . . .			11,462
“ “ discharged to October 1, 1886, . . . . .			11,362
“ “ remaining October 1, 1886, . . . . .			100

*Monthly admissions from October 1, 1885, to September 30, 1886.*

	Male.	Female.	Total.		Male.	Female.	Total.
October,	40	19	59	May,	44	19	63
November,	38	18	56	June,	31	23	54
December,	34	12	46	July,	50	21	71
January,	35	18	53	August,	44	19	63
February,	32	26	58	September,	53	28	81
March,	49	33	82				
April,	38	17	55	Total,	488	253	741

*Occupation of Patients.*

Agents,	3	Farmers,	15	Patternmakers,	2
Bakers,	3	Factory Opt.,	18	Porters,	2
Barbers,	2	Firemen,	2	Peddlers,	11
Bartenders,	2	Glassblower,	1	Painters,	8
Butchers,	5	Gardeners,	7	Plumber,	1
Blacksmiths,	9	Gunsmiths,	1	Polisher,	1
Brakemen,	8	Grinders,	2	Printer,	1
Burnishers,	3	Hatter,	1	Quarrymen,	2
Brickmakers,	4	Hotelkeeper,	1	Steward,	1
Bookbinders,	2	Hostlers,	18	Seamstress,	4
Brushmaker,	1	Harnessmakers,	4	Shoemakers,	2
Beltmaker,	1	Housekeepers,	76	Seamen,	14
Brewers,	2	Joiners,	10	Salesmen,	3
Confectioners,	5	Infants,	22	Stonecutters,	7
Curriers,	2	Laborers,	133	Tailors,	3
Cutler,	1	Laundresses,	3	Tailoresses,	2
Clerks,	13	Lathers,	3	Tinners,	2
Cooks,	11	Miners,	2	Teamsters,	5
Cigarmakers,	3	Machinists,	11	Upholsterer,	1
Carriagemakers,	2	Moulders,	8	Undertaker,	1
Dressmakers,	9	Merchants,	8	Veterinarian,	1
Domestics,	121	Masons,	10	Varnishers,	2
Drivers,	5	Mechanics,	13	Waiters,	5
Engineers,	2	Nurses,	5	Weavers,	2
Electrician,	1	None,	24	Wheelwright,	1
Fresco painter,	1	Papermaker,	1	Woolgrader,	1

*Residence of Patients.*

Avon,	Farmington,	Stafford,
Barkhamsted,	Fairfield,	Stamford,
Brooklyn,	Glastonbury,	Suffield,
Bristol,	Hartford,	Saybrook,
Bloomfield,	Haddam,	South Windsor,
Berlin,	Litchfield,	Simsbury,
Bridgeport,	Manchester,	Southington,
Burlington,	Middletown,	Torrington,
Branford,	Meriden,	Thompson,
Cromwell,	New Haven,	Tolland,
Cheshire,	New Britain,	Vernon,
Colchester,	Newington,	Westport,
Canton,	Norwich,	Willington,
Coventry,	New Hartford,	Windham,
Canterbury,	North Canaan,	Windsor,
Chaplin,	Oxford,	Wethersfield,
Danbury,	Plainville,	Winsted,
Durham,	Portland,	Waterbury,
Enfield,	Putnam,	West Hartford,
East Hartford,	Plymouth,	Windsor Locks.
East Windsor,	Rocky Hill,	

*Nativity of Patients.*

Canada,	8	Maine,	4	Rhode Island,	5
Connecticut,	263	Michigan,	2	So. Carolina,	2
Denmark,	7	Minnesota,	1	Sweden,	17
England,	33	No. Carolina,	2	Scotland,	9
France,	3	Nova Scotia,	4	Switzerland,	5
Germany,	41	New York,	46	Vermont,	3
Ireland,	201	New Hampshire,	6	Virginia,	9
Italy,	6	New Brunswick,	2	Wisconsin,	2
Indiana,	4	Ohio,	2	Wash. Territory,	4
Illinois,	2	Pennsylvania,	4	West Indies,	3
Massachusetts,	36	Russia,	3	New Jersey,	2

American, 398.

Foreigners, 343.

Temperate, 542.

Intemperate, 199.



## GENERAL STATISTICS.

YEARS.	Admitted during the year.	NUMBER EACH YEAR.						Remaining at the end of the year.	Daily Average for the year.	NUMBER EACH DAY.	
		Under Care.	Discharged.	Recovered.	Improved.	Not Improved.	Dead.			Greatest.	Least.
1860-1861,	45	45	32	21	7	1	3	13	12	14	1
1861-1862,	258	271	214	159	20	12	23	57	27	85	14
1862-1863,	107	164	141	103	15	5	18	23	18	57	11
1863-1864,	157	180	149	103	14	8	24	31	27	45	21
1864-1865,	132	163	142	102	2	9	29	21	27	31	21
1865-1866,	196	277	172	133	5	8	26	45	35	49	21
1866-1867,	221	266	211	176	8	5	24	55	44	59	29
1867-1868,	251	306	250	183	16	15	36	56	50	63	38
1868-1869,	259	315	260	192	18	16	34	55	55	67	42
1869-1870,	248	339	298	220	21	20	37	41	50	62	36
1870-1871,	329	370	303	210	28	18	50	64	63	67	39
1871-1872,	347	411	345	215	43	46	41	66	62	71	59
1872-1873,	370	436	368	206	70	31	55	68	69	76	56
1873-1874,	452	520	422	299	36	29	58	98	79	98	63
1874-1875,	492	590	486	323	53	29	53	104	95	119	71
1875-1876,	603	707	573	376	64	35	57	134	113	136	90
1876-1877,	599	733	613	378	85	49	72	120	130	149	112
1877-1878,	914	1,034	944	591	117	66	100	90	101	122	80
1878-1879,	538	628	533	307	93	37	68	95	97	113	87
1879-1880,	597	692	589	362	93	38	66	103	94	109	78
1880-1881,	649	752	360	392	99	33	102	92	96	107	83
1881-1882,	736	828	734	404	154	62	89	94	97	115	90
1882-1883,	723	817	720	391	161	63	95	97	94	117	83
1883-1884,	701	798	697	362	158	69	93	101	98	118	86
1884-1885,	747	848	746	390	177	81	85	102	114	139	92
1885-1886,	741	843	743	404	178	60	90	100	107	130	63
	11,438		11,078	7,002	1,738	833	1,428				

## DONATIONS.

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Through the kindness of the editors, we have been furnished with the *Hartford Daily Times*, the *Hartford Daily Courant*, the *Hartford Daily Post*, the *New York Medical Journal*, the *Churchman*.

### *Books, Magazines, Papers, and Periodicals.*

Mrs. J. F. Judd, Mrs. H. L. Arnold, Mrs. John Tucker, Miss Bessie Weeks, Mrs. Geo. C. Perkins, Miss Cronin, Mrs. Jno. Rogers, Mrs. J. A. Smith, Mrs. E. M. Bunce, Mrs. A. Whitney, Mrs. C. R. Forest, Mrs. Stiles D. Sperry, Mrs. James Taintor, Mrs. Henry Roberts, Miss Dunham, Rev. J. H. Twichell, Rev. Geo. E. Sanborne, Thos. Steele, Jr., Mr. Rhodes, Courant Office, Rodney Dennis.

### *Clothing, Old Linen, and Cotton.*

Mrs. Atwood Collins, Mrs. Prof. Ferguson, Mrs. D. S. Calhoun, Miss Bigelow, Mrs. J. W. Cone, Mrs. R. E. Seyms, Mrs. M. S. Fairchild, Mrs. Lucas, Mrs. W. H. Peck, Mrs. C. H. Brainard, Mrs. O. D. Case, Mrs. Dr. Crossfield, Mrs. B. P. Starr, Mrs. Uriah Case, Mrs. Geo. Pomroy, Mrs. C. C. Clapp, Mrs. Sluyter, Mrs. R. P. Chapman, Mrs. Bodge, Miss Nellie M. Speed, Mrs. C. T. Marston, Mrs. Dr. Bacon, Mrs. H. Kippen, Mrs. H. Hart, Mrs. Hoadley, Mrs. Peter Lux, Mrs. L. Tiffany, Mrs. John Tucker, Mrs. Joseph Langdon, Mr. T. McManus, Miss Annie Fogg, Mrs. F. C. Slatto, Mrs. J. E. Perry, Mrs. C. O. Spencer, Mrs. Sherry, Mrs. Washburn, Mrs. C. A. Robinson, Mrs. Thos. Marshall, Mrs. L. A. Barbour, Miss Saulsbury, Mrs. Francis Goodwin, Mrs. Rogers, Mrs. J. Knous, Mrs. Mayhew,

Mrs. Beardsley, Mrs. M. Filley, Mrs. C. R. Parsons, Mrs. D. A. Shepard, Mrs. Frank Kellogg, Mrs. A. P. Hyde, Mrs. Alex. Allen, Mrs. M. E. Bancroft, Miss Brace, Mrs. A. K. Parsen, Mrs. Wm. B. Franklin, Mrs. C. R. Forrest, Mrs. R. Brown, Miss Alice Foster, Miss Sarah Davis, Miss M. W. Pember, Mrs. H. R. Morley, Mrs. Edgar Wells, Mrs. H. S. Hayden, Mrs. C. Andrews, Miss Fannie Farwell, R. Jarvis, Jos. W. Hatch, Noah Welles, D. A. Rood, Rev. J. G. Davenport, C. J. Cole, S. W. Barrows, Geo. N. Kellogg.

### *Fruits and Flowers.*

Miss Barnard, Mrs. E. L. Cooke, Mrs. T. T. Fisher, Mrs. S. Marston, G. W. Darlin, Rodney Dennis, R. E. Day, Go Ahead Class Essex Band of Hope Flower Mission, weekly through the season.

### *Thanksgiving and Christmas.*

Mrs. C. H. Brainard, 1 bushel of apples, 50 oranges, figs and grapes; Mrs. Frank Brown, confectionery and flowers; Miss Bliss, dolls, toys, and books; Miss Laura Dunham, fruits; Hartford Christain Club, oranges; Hon. D. W. Pardee, \$6.00; R. H. W. Jarvis, \$5.00; G. W. Darlin, barrel of apples; D. W. Brooks, flowers.

### *Miscellaneous.*

Mrs. John Olmsted, pictures and crockery; Miss Esther Pratt, 1 easy rocking chair; Mrs. Taft, 1 bed rest; Miss Alice Foster, 6 glasses of jelly; Mr. Edwin Merritt, 1000 celery plants; Mr. Jacob H. Greene, 7 cases of wine.

## ACTS OF LEGISLATION.

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### **Act Incorporating Hartford Hospital.**

*Resolved by the Senate and House of Representatives in General Assembly convened :*

SECTION 1. That David Watkinson, Ebenezer Flower, A. S. Beckwith, S. S. Ward, A. W. Butler, A. M. Collins, Wm. T. Lee, Job Allyn, Samuel Colt, James B. Crosby, Albert Day, Chester Adams, James G. Bolles, George Beach, Thomas Smith, Jonathan Goodwin, A. W. Birge, Lucius Barbour, and Charles T. Hillyer, and all such persons as are from time to time associated with them, for the purpose of establishing and maintaining a hospital in the city of Hartford, and their successors, be, and they hereby are, incorporated for said purpose, and made a body corporate and politic, by the name of the Hartford Hospital, and by that name shall be capable of suing and being sued, pleading and being impleaded, and may purchase, take, receive, hold, sell, and convey estate, real and personal, to such an amount as may be necessary for the purposes of said corporation ; may have a common seal, and the same may alter and change at pleasure, and may make and execute such by-laws and regulations, not contrary to the laws of this State or of the United States, as shall be deemed necessary for the well-ordering and conducting the concerns of said corporation.

SEC. 2. That said corporation shall be governed by the following articles :

ARTICLE 1. This corporation shall be called the Hartford Hospital. Persons contributing for the use of the corporation at any one time the sum of fifty dollars shall be members for life. Persons contributing the sum of five hundred dollars shall be vice-presidents for life, and also directors for



life; those contributing two hundred dollars shall be directors for life; those twenty-five dollars shall be members for five years, and those ten dollars shall be members for one year.

ART. 2. In order the better to carry into effect the object of the said corporation, the members thereof shall, at an annual meeting, to be held at such time and place as the by-laws of the said corporation shall direct and appoint, elect from their own number, by ballot, and by a majority of the votes given at such election, twelve persons as directors of the said corporation; and the persons so elected, together with the mayor of the city of Hartford for the time being, shall constitute a board of directors. The directors so elected shall hold their offices for one year, and until others are elected in their places. In case of any vacancy in the board the remainder of the directors shall have power to fill such vacancy until the next election.

ART. 3. The board of directors shall, annually, as soon as may be convenient after the said annual election, elect by ballot from among their own number a president, a vice-president, and shall also elect a secretary and treasurer, who shall hold their offices for one year, and until others are elected in their stead. But as many directors may be chosen as there may be directors by subscription.

ART. 4. The said board of directors shall have power to manage and conduct all the business and concerns of the corporation, and to make such laws as may be necessary for the management and disposition of the estate and concerns of the corporation, and to appoint such officers and servants as they may deem necessary. The medical officers, including all attending and consulting physicians and surgeons, shall be appointed annually. Vacancies occurring before the expiration of a year from the time of any appointment shall be filled by the directors as soon as the same can conveniently be done.

ART. 5. A majority of the corporators shall call the first meeting for the election of officers, at such time and place in

the city of Hartford as they shall appoint, giving three days' notice thereof by publishing the same in the daily papers of the city; and the annual meeting of said corporation shall be held at such time and place and on such notice as shall be fixed by the by-laws of said corporation.

SEC. 6. This act may be altered, amended, or repealed by the General Assembly.

Approved, May session, 1854.

**Resolution Amending the Charter of the Hartford Hospital.**

*Resolved*, That additional members of said corporation may hereafter be elected at any annual meeting by a two-thirds vote of those present without the payment of any sum of money on the part of members so elected.

Approved, January session, 1881.

**Amendment of the Charter of the Hartford Hospital.**

*Resolved by the Senate and House of Representatives in General Assembly convened:*

SECTION 1. That in addition to the powers already conferred upon the Hartford Hospital, said corporation are hereby authorized to establish, in connection with the present hospital buildings, and upon the hospital grounds, or elsewhere, an Old People's Home, or a department or home for the accommodation, support, and maintenance of such aged and infirm persons as shall, from time to time, be admitted to the comforts and privileges of such department or home, and erect the necessary buildings therefor, and sustain the said home with such funds and means as shall be given for that purpose, or paid by or for the benefit of the persons admitted to said Home. The board of directors of said Hartford Hospital shall have the power to make and execute any and all such by-laws, rules, and regulations in relation to such department or home, and the management of the same, and the funds pertaining thereto, and generally all the concerns of said department, not contrary to the laws of this State, or of the United States, as shall be deemed necessary or proper for

the well-ordering and conducting the concerns of said department, and the same to repeal or change at pleasure. And may appoint, if deemed expedient, a board of managers for said department, with such powers as they shall deem proper, and also such officers and servants as they may deem necessary.

All the rights and privileges conferred by the charter of the Hartford Hospital upon persons contributing for the use of said corporation shall be had and enjoyed by persons and parties limiting their contributions to the use of the department for the aged and infirm as fully and to the same extent as if no such limitation was connected with such contributions.

All the money and funds already or which shall be given or contributed for the uses and purposes of the Hartford Hospital shall be confined to and used for the benefit of the hospital department, and all moneys and funds in any way given or contributed for the aged and infirm department, shall be held and used exclusively for that department, under such rules and regulations as may be adopted in relation to a division of the common expenses pertaining to the two departments, which cannot be kept separately and accurately divided.

This department of the Hartford Hospital shall be known as the Old People's Home, and any and all moneys, gifts, legacies, devises, bequests, or other contributions given to the Old People's Home, or for its use, or to the Hartford Hospital, or to any other trustee or trustees, for or in trust for the use of the Old People's Home, shall be good and effectual, and shall be for the use of this department for the aged and infirm created under this act.

SEC. 2. This resolution may be altered, amended, or repealed at the pleasure of the General Assembly.

Approved, June 19, 1873.

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BY-LAWS

OF THE

HARTFORD HOSPITAL,

AND

Rules of the Executive Committee.

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## BY-LAWS OF THE DIRECTORS.

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### I. ANNUAL MEETINGS OF THE CORPORATION.

1. The annual meetings of the corporation of the Hartford Hospital shall be held on the second Wednesday in December, in the city of Hartford, at such time and place as the Executive Committee shall appoint, by giving three days' notice in each of the daily papers.

2. At each annual meeting twelve directors shall be elected by ballot from the members of the corporation, who, with the mayor of the city for the time being, shall constitute a board of directors. It is desirable that the old board be reëlected, that the Hospital may receive the benefit of their experience. At least eight of them, if eligible, shall be reëlected, but if eight of them are not eligible the members of the old board who are eligible shall be reëlected, and the balance shall be chosen from members of the corporation.\*

### II. DIRECTORS' MEETINGS.

1. The directors shall hold their annual meetings on the third Wednesday in December, unless some other time is more convenient. Notice of the time and place shall be given to each director by the Secretary.

2. Three of the directors shall constitute a quorum.

3. The President, or in his absence, the Vice-President, or three members of the corporation, shall call special meetings of the directors, and notice of the time and place shall be given to each member by the Secretary.

4. The directors, at their first or adjourned meeting after election, shall select from their own number an executive

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\* See the Charter and Amendments.

committee of three persons, which committee shall be the agent of the directors in the internal management of Hospital affairs. It is advisable to select said committee from those persons who are willing to give what time is necessary for the good of the institution, and they should be continued in office unless some special cause forbids, as their experience renders their services more valuable. In case any of the Executive Committee are incapacitated from performing their duties, or do not act for the best interests of the institution, the directors may appoint one or more of their own number to supersede them, either temporarily or permanently, as circumstances may require. At said meeting the directors shall also elect such number of physicians and surgeons as may be advisable to take charge of the medical and surgical departments; said physicians and surgeons having been first nominated by the visiting and consulting medical staff. In case no physicians or surgeons have been nominated by the medical and surgical staff, the directors shall make these appointments independent of such nomination.

### III. EXECUTIVE COMMITTEE.

1. The Executive Committee shall direct the internal management, including the grounds and buildings, both of the Hospital and the Home.

2. Said committee shall appoint a Superintendent to the Hospital and a Matron to the Home, who shall be under the Executive Committee, and answerable to them for their conduct. The committee shall see that all expenditures are judiciously managed, and audit the accounts of both institutions.

3. They shall make all the rules that govern both institutions, and shall be careful that the inmates are provided with such things as are necessary for their comfort and recovery.

4. They shall make all necessary repairs and improvements; superintend and direct the construction of any new buildings which may be decided upon by the directors, as the experience of the committee renders them more capable to perform this service.

5. All orders on the Treasurer for disbursements for both institutions must be signed by the chairman of the Executive Committee, or, in his absence, by either of said committee. Said order must be signed by the chairman on his return.

6. They shall manage, rent, and collect said rent as they deem expedient, from all real estate owned by the Hartford Hospital in the city or town of Hartford.

7. They shall make an annual report to the directors, stating all facts concerning the Hospital and Home that they think advisable; also report to the General Assembly in regard to its annual appropriation of funds for the support of charity patients in the Hospital, to benefit the different towns of the State, as directed by the Legislature.

8. A meeting of the Executive Committee shall be held at the Hospital at least twice during each month to hear the Superintendent's report in regard to the working of the two institutions, and a record of their doings shall be kept by him.

#### IV. VISITING PHYSICIANS AND SURGEONS.

1. The visiting physicians and surgeons shall take charge of the medical and surgical departments, and arrange their times for visiting the Hospital.

2. Acute cases must be visited every day, and chronic cases as often as necessity requires.

#### V. SUPERINTENDENT.

1. The Superintendent shall take charge of the Hospital and Home under the direction of the Executive Committee.

2. All moneys for board of patients at the Hospital and inmates of the Home must be paid to the Superintendent, and all expenses for providing for the two institutions must be paid by the Superintendent, unless otherwise directed by the Executive Committee.

#### VI. MATRON.

It is the duty of the Matron to take charge of the Home, under the direction of the Superintendent.



## VII. PATIENTS.

1. Patients to the Hospital may be admitted by either member of the Executive Committee, subject to the approval of said Committee at their regular Hospital meeting.

2. Inmates to the Home must be admitted and discharged by a unanimous vote of said Committee present at said meeting.

## VIII. COMPENSATION.

Neither the medical staff nor Executive Committee shall receive from the Hospital or Home compensation in any form for duties performed in their behalf.

## IX. AMENDMENTS.

No by-laws shall be altered or amended except by a two-thirds vote of the directors present at an annual meeting — such amendment having first been presented to the board of directors in writing, at a previous annual meeting.

# RULES OF THE EXECUTIVE COMMITTEE

## OF THE

### HARTFORD HOSPITAL.

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#### I. VISITING PHYSICIANS AND SURGEONS.

1. The visiting physicians and surgeons shall have the entire direction of the medical and surgical department. They also shall exercise a supervision of the condition of the wards, the department of the nurses, and prescribe the diet for patients. They shall give such directions to the Superintendent as shall be necessary in regard to the health and physical condition of the patients, and see that these directions are carefully executed, and their prescriptions faithfully administered. They shall report to the Executive Committee whatever interferes with the welfare of the institution.

2. The regular visits of the visiting physicians and surgeons shall be made daily between the hours of 8 A. M. and 12 M.

3. Extra visits shall be made whenever the necessity of the case demands.

4. They shall report to the Superintendent patients who are in a proper condition to be discharged from the Hospital.

5. No visiting physician or surgeon shall absent himself from duty without notifying some member of the Executive Committee.

6. All surgical operations shall be performed by the visiting surgeon in attendance, or some member of the staff, by his invitation.

7. No capital operation shall be performed without consultation with the medical staff, unless the case requires immediate action.

8. Notice of the time for operating shall be sent by the Superintendent to all members of the staff.

9. No operation shall be performed without the consent of the patient; but if consent cannot be obtained after all the surgeons in consultation have decided that the patient's safety demands it, the visiting surgeon shall advise the discharge of the patient from the Hospital.

## II. RESIDENT AND ASSISTANT SURGICAL AND MEDICAL STAFF.

1. The resident and assistant medical and surgical staff shall consist of two or more physicians and surgeons who are graduates from a medical college.

2. Each of the house staff shall sign an agreement to remain in the service of the Hospital for one year, and conform to its rules and regulations.

\* 3. Each shall serve the first six months as assistant, and the remainder of the term as a resident physician and surgeon.

4. They shall not be absent at the appointed hours for the attendance of the visiting physicians and surgeons, and when desiring to leave the premises they shall arrange with the Superintendent for their absence.

5. Under no circumstances shall all members of the house staff be absent at the same time.

## III. RESIDENT PHYSICIAN AND SURGEON.

1. The duties of the resident physician and surgeon shall be assigned him by the visiting physicians and surgeons, all of whose instructions and directions in regard to the care and treatment of the sick he must promptly and carefully execute.

2. He shall visit the patients in their respective wards every morning and evening, and be prepared to report their condition to the visiting physicians and surgeons.

3. He shall accompany the physicians and surgeons in their daily visits, shall, under their directions, record each case, stating name, age, and disease, with symptoms, treatment, and result, record daily all prescriptions, and note all important facts.

4. He shall, under the direction of the physicians and surgeons, make a report to the Executive Committee of all the diseases and the results of those cases which have been treated in the Hospital during the fiscal year ending the last day of September.

5. He shall send the diet-list prescribed for the day to the lady Superintendent, who will have the food prepared and sent to the wards.

6. He shall see that the medicines are correctly compounded and faithfully administered, the diet properly furnished, and the patients kindly treated by the attendants.

7. The resident physician must report to the lady Superintendent any improper conduct on the part of nurses or patients, but shall not, under any circumstances, attempt to discipline them.

8. In any case of emergency he shall request the immediate attendance of the visiting physician or surgeon; if he cannot be found, any member of the visiting staff shall be called.

9. He shall record the name of the attending physician and surgeon; the day of the week, the date, and time of day when each visit is made. This record must be made immediately after each visit.

#### IV. ASSISTANT PHYSICIAN.

The assistant physician shall attend the resident physician and surgeon in his morning visits to the patients, and shall be present at the regular visits of the attending physicians and surgeons, and shall perform such duties as may be assigned him by the Executive Committee, with the advice of the visiting physicians and surgeons.

#### V. APOTHECARY.

1. The apothecary shall compound and dispense all medicines prescribed, agreeable to the formulas from time to time directed by the physicians and surgeons.

2. He shall not deliver medicines or other articles for use



in the Hospital unless they have been ordered in writing on the ward book by the physicians or surgeons, and entered upon the prescription book.

3. No medicines are to be delivered to any person living out of the Hospital, except under the direction of the Executive Committee.

4. He shall dispense the medicines for each ward separately, and attach to each a label bearing the name of the patient for whom prescribed, with directions for using the same, and shall send them to each ward to be distributed by the nurses.

5. He shall keep spirits, bandages, cloth, etc., in such quantities as directed by the visiting physicians and surgeons.

#### VI. SUPERINTENDENT.

1. The Superintendent is appointed by the Executive Committee. He is executive officer of the board, and responsible to them for the good order of the house. He is to see that their regulations and directions are carried out, and for that purpose shall have general control of all departments of the Hospital.

2. He shall have charge of the subordinate officers, patients, grounds, buildings, and appurtenances, and shall hire and discharge all employees.

3. He shall daily visit and inspect the wards, kitchen, laundry, engine-room, etc., and all other departments, as often as may be necessary, and shall give such directions and make such regulations as will be for the best interests of the institution.

4. He shall pay all bills incurred within and for the uses of the Hospital, purchase all supplies and medicines, have the charge thereof, and be responsible for their proper and economical use.

5. He shall receive all moneys due the Hospital for board of patients, etc., and deposit the same with the treasurer of the directors, and obtain drafts upon him from the Executive Committee, for such sums as may, from time to time, be required for the support of the institution.

6. He shall keep regular accounts of all moneys received and disbursed on account of the Hospital, with a record of all contracts, etc., and submit the same to the Executive Committee at their special or quarterly meetings to be audited.

7. He shall keep, for the inspection of the Executive Committee, a record of the names of all patients, with their age, disease, residence, employment, date of admission, discharge, elopement, or death, and the result of treatment, with such other particulars regarding each as may be desired.

8. He shall make a statement of admissions, discharges, births, deaths, number of patients under treatment, and number of persons, residing in the house, and report the same, with such other information as may be of interest, at each regular meeting of the Executive Committee.

9. He shall, at this meeting, report the condition of all patients who, in his opinion, or in the opinion of the visiting physician or surgeon, are improper subjects for hospital accommodation, also such as in his or their opinion do not require hospital treatment.

10. Patients shall be discharged by the Superintendent under the direction of the Executive Committee.

11. He shall assign to each patient, upon admission, the particular bed he is to occupy, subject to the approval of the visiting physician or surgeon, and shall cause his name and date of entrance to be attached to his bed.

12. No patient shall be removed from one bed to another without first consulting the Superintendent, or the attending physician and surgeon.

13. He shall suffer no patient to leave the grounds without his permission.

14. He shall keep an inventory of all furniture, and other property belonging to the Hospital, and make an annual report of the same, noting such articles as are destroyed or missing.

15. He shall return to the City Registrar the births and deaths, and in case of death of any patient shall notify the family or friends, and cause the body to be prepared for burial.

16. No body shall be removed or interred until twenty-four hours after death, except at the request of the relatives.

17. He shall report to the Executive Committee if the deceased left any clothing or articles of value.

18. He shall make a report to the Executive Committee for each year ending the last day of September, containing an account of the receipts and disbursements, number of patients in the Hospital during the fiscal year, together with such information as the Executive Committee may require.

#### VII. MATRON OF THE HOSPITAL.

1. The matron shall have the general direction of the female servants, and see that they faithfully perform their duties.

2. She will be responsible for the neatness and order of every part of the establishment outside of the wards; superintend the kitchen and laundry, and cause an account to be kept of bedding, table, and other furniture.

#### VIII. LADY SUPERINTENDENT OF THE TRAINING-SCHOOL.

1. The lady Superintendent shall have general management of the wards, both male and female, and is responsible for their neatness, good order, and strict discipline.

2. It is her duty to see that patients are provided with every means necessary for their recovery, and that nurses are faithful in the performance of their duties.

3. She is subject to the advice and counsel of the superintendent, medical and surgical staff.

#### IX. NURSES.

1. It shall be the duty of the nurses to give undivided attention to the sick, and to report immediately to the lady Superintendent any neglect on the part of the patients to conform to the rules prescribed for their government.

2. They shall not attempt to coerce or discipline any patient, but shall treat them with kindness and attention.

3. They shall not absent themselves from the Hospital without permission from the lady Superintendent, and must report to her on their return.

#### X. VISITORS.

1. Visitors are welcome to the Hospital every week-day, between the hours of 2 and 5 P. M., and on Sunday, for the purpose of attending divine worship, but on that day they must leave the wards when the services are ended.

2. Visitors shall not enter the wards without the consent of the Superintendent or Matron.

3. Visitors must deposit with the Superintendent or Matron any articles of food or delicacies intended for patients, which articles will be distributed as requested, if not inconsistent with the condition of said patient.

#### XI. GOVERNMENT OF PATIENTS.

1. Patients, upon admission to the Hospital, shall deposit money and valuables with the Superintendent, who will, if desired, give receipts therefor.

2. Patients shall not leave the premises without permission from the Superintendent, and they shall report to him on their return.

3. Patients shall not enter the kitchen, cellar, yard, or any of the domestics' apartments, unless by direction of the Superintendent or Matron.

4. No ardent spirits, or other stimulating drinks, shall be brought into the Hospital by the patients or their friends — neither shall patients be furnished fruit, or any article of food, without the knowledge or permission of the Superintendent.

5. There shall be no loud talking, or profane or vulgar language, and no unnecessary noise or disturbance in the building or on the grounds.

6. Spitting on the floor, or other practices inconsistent with neatness, must be avoided, and a proper regard must be observed for cleanliness.



7. No patient shall smoke tobacco in the Hospital.
8. Before lying on their bed, patients must take off their boots and shoes, turn down the outer spread, and each patient will be responsible for the neatness of his bed when not occupied during the day.
9. All convalescents who are able shall assist in their respective wards, when requested by the nurses.
10. The patients shall be in their respective places during the visits of the attending physician and surgeon.
11. Patients shall retire at or before nine o'clock, P. M.
12. It shall be the duty of the lady Superintendent to enjoin a strict observance of the above regulations, and she shall report to the Superintendent any patient who shall continue to violate the above rules, and, if occasion requires, he may immediately discharge such patient from the institution.
13. No officer or employee of this institution shall accept any gift or bequest from any patient, except with the approbation of the Executive Committee.

## XII. ADMISSION OF PATIENTS TO THE HARTFORD HOSPITAL.

1. All patients are admitted by permits from one of the Executive Committee, who arranges the price per week, according to the circumstances of the case and accommodations required.
2. All permits are subject to the approval of the Executive Committee, at their regular Hospital meeting.
3. Those who are able to contribute toward their support are received at an agreed rate.
4. The ordinary charge per week is \$6.00, which includes medical and surgical care, together with medicine and nursing.
5. Persons who are desirous of extra accommodations are charged according to circumstances.
6. Persons who are destitute of friends and means are provided for in various ways.
7. Those persons only who are carried directly from the place of accident, are admitted without a certificate from the Executive Committee.

8. No persons having venereal or contagious diseases are admitted into this institution.

HARTFORD, CONN., 18 .

Upon the admission of                      of                      into the  
 "HARTFORD HOSPITAL," at Hartford, I engage to provide or  
 pay for a sufficiency of clothing for                      use, and pay the  
 Treasurer of said institution                      dollars per week for board,  
 medicine, and medical attendance; cause said patient to be  
 removed, when discharged, and, in the event of death, to pay  
 the expenses of burial.

*Principal.*

For value received, I hereby engage to become responsible  
 for the fulfillment of the above stipulations.

*Surety.*

## RULES FOR PUPILS OF THE TRAINING-SCHOOL FOR NURSES, HARTFORD HOSPITAL.

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The Directors of the Hartford Hospital have made arrangements for giving, at the Hospital, two years' training to women desirous of becoming professional nurses.

Persons wishing to receive this course must apply either to the Superintendent of the Hospital or to the lady superintendent of the nurses' school, upon whose approval they will be accepted as pupils in the Hospital.

Candidates must be over twenty-one and under thirty-five years of age. They must be of sound health, and must present, on application, a certificate from some responsible person as to their good character.

Applicants will be received for one month on probation. During this month they are boarded and lodged at the expense of the Hospital, but receive no compensation if they leave before the expiration of the month, or are found incompetent by the lady superintendent.

The Superintendent of the Hospital and lady superintendent of the nurses' school will have full power to decide as to the fitness of the nurses for the work, and the propriety of retaining or dismissing them at the end of the month for trial. The same authority can discharge them in case of misconduct or inefficiency.

They will reside in the Hospital and serve the first year as assistants in the wards of the Hospital; the second year they will be expected to perform any duty assigned them by the lady superintendent, either to act as nurses in the Hospital or to be sent to private cases among the rich or poor.

### TRAINING.

Those persons complying with the foregoing conditions will be accepted as pupils by signing a written agreement to remain at the school for two years, and to conform to the rules of the Hospital.

The instruction includes :

1. The dressing of blisters, burns, sores, and wounds ; the preparation and application of fomentations, poultices, and minor dressing.
2. Application of leeches, and subsequent treatment.
3. Administration of enemias.
4. Use of female catheter.
5. The best method of friction to the body and extremities.
6. Management of helpless patients, moving, changing, giving baths in bed, preventing bed sores, and managing positions.
7. Bandaging, making bandages and rollers, and lining splints.
8. Making beds and changing sheets while the patient is in bed.
9. That no part of the Hospital is clean if it can be made cleaner.

The pupils are taught to prepare food, together with drinks and stimulants for the sick ; to understand the art of ventilation without chilling the patient, both in private houses and hospital wards, and all that pertains to night in distinction from day nursing.

To report to the physician accurate observations of the state of the secretions, expectoration, pulse, skin, appetite, temperature of the body, intelligence (as delirium or stupor), breathing, sleeping, condition of wounds, eruptions, formation of matter, effect of diet, stimulants, or medicines, and to learn the management of convalescents.

Instruction will be given by attending and resident physicians and surgeons at the bedside of the patients, and in various other ways, also, by the lady superintendent and head nurse.

The pupils will pass through the different wards, serving and being taught, for one year. They will be supplied with board and lodging, and will be paid ten dollars (\$10) per month the first year, the second, fourteen dollars (\$14) per month for their clothing and personal expenses. This sum,



with their education, is considered a full equivalent for their services.

When the full term of two years is completed, the nurses thus trained, after passing a final examination, will receive diplomas, certifying to their knowledge of nursing, their ability, and good character.

N. B.—This paper is to be filled in (in the candidate's own handwriting), and sent to the Superintendent of the Hartford Hospital, Hartford, Conn.

#### QUESTIONS TO BE ANSWERED BY CANDIDATE.

1. Name in full, and present address of candidate.
2. Are you a single woman or a widow?
3. Your present occupation or employment?
4. Age last birthday, and date and place of birth?
5. Height? Weight?
6. Where educated?
7. Are you strong and healthy, and have you always been so?
8. Are your sight and hearing perfect?
9. Have you any physical defects?
10. Have you any tendency to pulmonary complaint?
11. If a widow, have you children? How many? Their ages? How are they provided for?
12. Where (if any) was your last situation? How long were you in it?
13. The names in full and addresses of two persons to be referred to? State how long each has known you. If previously employed, one of these must be the last employer.
14. Have you ever been a pupil of any other training-school?
15. Have you read and do you clearly understand the regulations?

I declare the above statement to be correct.

(Signed.)

*Candidate.*

Date.

## FORM OF BEQUESTS.

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### FORM OF BEQUEST TO THE HARTFORD HOSPITAL.

ITEM. I give and bequeath to the HARTFORD HOSPITAL, in the city of Hartford, the sum of        dollars, to be paid by my executors out of my real or personal estate, as soon as the settlement of my affairs will permit, to the Treasurer of the said institution for the time being, in trust, to be applied by the directors thereof to the humane purposes of said institution.

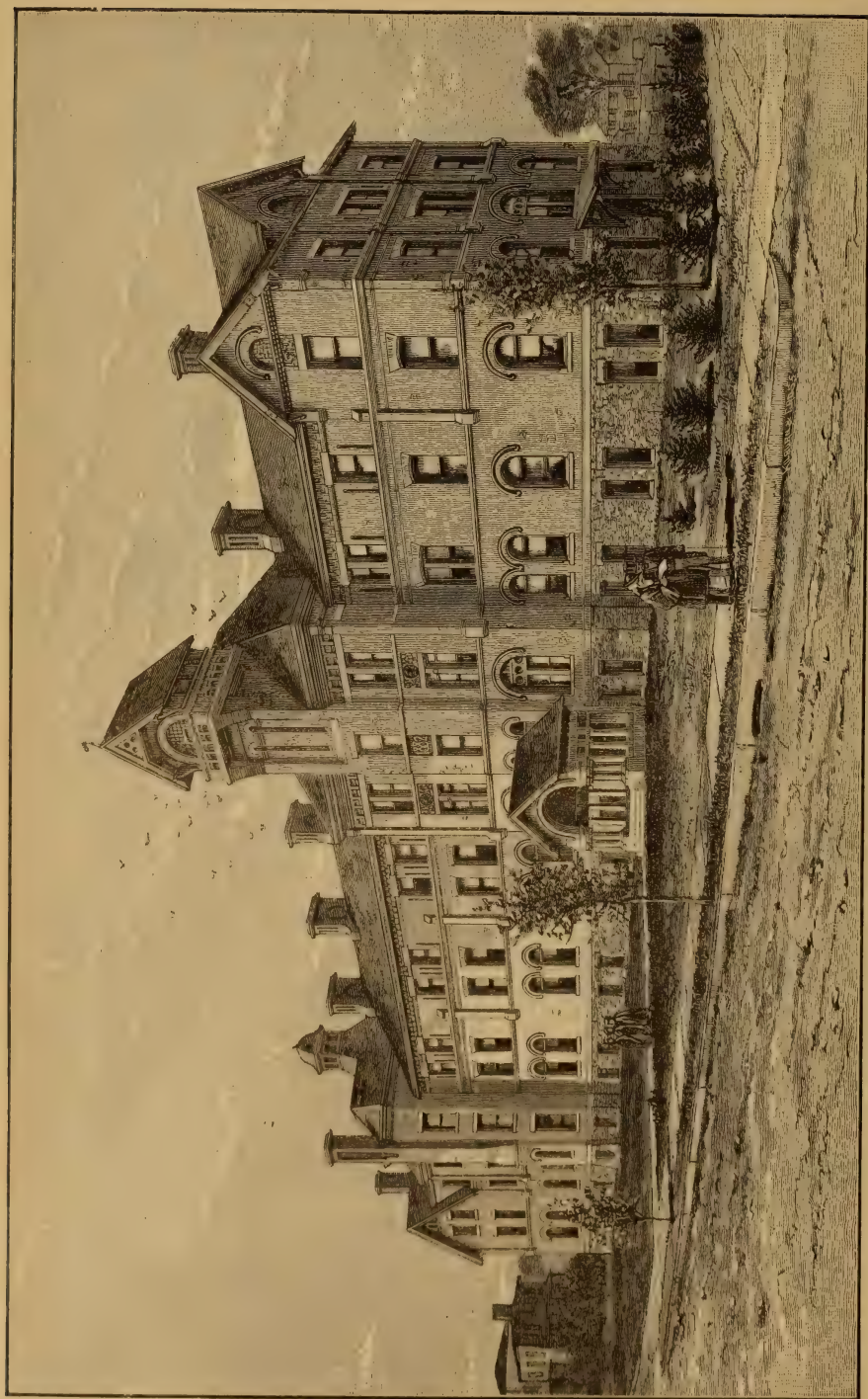
### FORM OF BEQUEST TO THE OLD PEOPLE'S HOME.

ITEM. I give and bequeath to the HARTFORD HOSPITAL, in the city of Hartford, the sum of        dollars, to be paid by my executors out of my real or personal estate, as soon as the settlement of my affairs will permit, to the Treasurer of the said institution for the time being, in trust, to be applied by the directors thereof to the humane purposes of the department in said institution known and designated as the Old People's Home.









OLD PEOPLE'S HOME.

# OLD PEOPLE'S HOME.

# OFFICERS OF THE OLD PEOPLE'S HOME.

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## EXECUTIVE COMMITTEE.

P. M. HASTINGS, M.D.,  
HENRY K. MORGAN,  
GEORGE M. WELCH.

## SUPERINTENDENT.

LEANDER HALL.

## MATRON.

MRS. E. J. FOX.

# DEPARTMENT

OF

## THE OLD PEOPLE'S HOME.

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It will be remembered, that in the last report of the Executive Committee, giving the results of ten months' occupancy of the Home, it was stated that twenty-two persons had been admitted on the terms fixed, i. e., four dollars per week. Four of this number had been removed for causes stated, leaving at the commencement of the year eighteen inmates — 8 males, and 10 females.

Three have died during the year, viz.: Mrs. Prudence Clark, aged 93 years; Mrs. Electa Smith, aged 99 years; Mr. Chester Snath, aged 85 years.

During the year ending September 30, 1886, nineteen persons have been admitted — 5 males, and 14 females.

One female was dismissed on account of improper conduct.

One female was removed after a few days, being insane.

Mrs. Philura Danforth, aged 75 years, died after a few months' residence.

One male withdrew, voluntarily, after a few weeks.

One male was removed to the Hospital, by his own request, where he died after a few weeks from cancer.

Leaving of the year's admissions, fourteen — 3 males, and 11 females.

The number of inmates at the close of the year was twenty-nine — 10 males, and 19 females.

Twelve have been confirmed as permanent inmates, in accordance with rules adopted at the last annual meeting of the Directors — 2 males, and 10 females. Four of these were between 60 and 70 years, and eight over 70 years of age.



The sum of \$3,922.38, has been received and paid into the treasury from permanent inmates.

The expenses of the Home for the year was	\$5,817.38
Amount received from board, rents, etc., was	3,548.82
Excess of expenses over receipts, . . .	<u>\$2,278.91</u>

Under the direction of the very capable Superintendent, Mr. L. Hall, and the careful and judicious supervision of Mrs. E. J. Fox, the Matron, the Home has been managed economically and successfully. Freedom from domestic disturbance has been a marked feature of the year's history.

The following bequests have been received :

From the estate of Mr. Chas. Boswell, .	\$5,000.00
From the estate of Mrs. Lois F. Sargeant, .	5,000.00
Making a total of . . .	<u>\$10,000.00</u>

In the matter of admissions, it is oftentimes difficult and even impossible to form a correct estimate of the character of applicants before admission. It has been the endeavor of the committee to investigate all cases within reach, personally; but when the application comes from some distant part of the State, reliance must be placed upon the representations of the person and their friends, and many important facts may be withheld.

It is a matter of satisfaction to the committee, that thus far only one unworthy person has been admitted.

It should be understood, that no person can be admitted to the Home, who has not been a self-sustaining member of society and contributed in some degree to the welfare of the community in which he or she has lived; that by loss of fortune and death of friends upon whom they would naturally depend for aid and care in their declining years, have become dependent upon the charity of the benevolent.

To such, this institution offers a pleasant and comfortable home, free from care or anxiety for the future.

Primarily, the object of the Home is to receive and care

for such aged and indigent persons as have, after passing through the probationary period fixed by the rules, proved themselves worthy to become permanent inmates of this charity.

The reception of boarders should cease, whenever the endowment is sufficient to place the Home upon a strictly charitable basis.

With the utmost confidence in the value of this work, we appeal to the benevolent for the means to carry out and sustain the original plan.

While the terms of admission are somewhat higher than those of similar institutions in our country, the present financial condition of the Home will not permit any reduction.

We believe that the work here commenced will commend itself to all who will examine the progress already made, and the demand that exists; and that at no distant period the Old People's Home will be one of the most useful and popular of the charitable institutions of our State.

The Rev. E. P. Parker, D.D., has kindly consented to hold religious services at the Home during the year.

Respectfully submitted,

P. M. HASTINGS,

H. K. MORGAN,

G. M. WELCH,

*Executive Committee.*

## TERMS OF ADMISSION.

ARTICLE I. Applicants for admission to the Old People's Home must be citizens of the State of Connecticut, persons of good character, not under sixty years of age, and in reduced circumstances.

ARTICLE II. The preliminary conditions of admission for permanent inmates will be as follows, viz. :

Applicants between the ages of 60 and 70 years will be required to pay \$400 for a separate room, or \$300 for a bed in the common ward ; those over 70 years of age, \$300 for a room, or \$200 for ward accommodations.

Applicants for temporary accommodations in the Home will be charged such a sum as the Executive Committee may find necessary to cover the expenses of board, washing, etc. Such occupancy will be limited at the discretion of said Committee.

ARTICLE III. A probationary period of four months will be required before the applicant can be confirmed as a permanent inmate of the Home.

ARTICLE IV. Applications for admission must be made to the Executive Committee, and a full statement of the circumstances of the applicant must be given.

ARTICLE V. Every person admitted as a permanent inmate shall sign and execute, in a book kept by the Superintendent, the agreement and conveyance hereto annexed.

ARTICLE VI. No article of furniture shall be brought into the institution without the consent of the Executive Committee ; such articles as shall be admitted shall be and become the absolute property of the Hospital.

ARTICLE VII. Form of agreement: The undersigned having been received as a permanent inmate and beneficiary of the Old People's Home, a department of the Hartford Hospital, in the City of Hartford, now, in consideration of the benefits assured to me as such beneficiary and of my admission thereto, I do hereby assent to and promise compliance with the rules and regulations of such Home, as they

exist at the date hereof, and as the same shall be made, amended, or modified thereafter; and I do hereby sell, assign, set over, and convey unto the Directors of the Hartford Hospital, and their successors and assigns forever, all the goods, chattels, effects, and personal property of every kind, and all real estate, wheresoever the same may be situated, which I now possess, or to which I shall hereafter become entitled during my residence at the Home; and I hereby make and appoint the Treasurer of the Hartford Hospital, and his successor and successors in office, my attorney and trustee irrevocable, with full power and authority to demand, receive, collect, and recover said property, effects, and claims for the purposes hereinbefore and hereinafter stated, to pay and deliver the same to said Home. It is also understood that I may at any time terminate my connection with the Home, and that the Executive Committee of the Hospital may, in their discretion, at any time, require me to do the same. It is, however, understood that, upon payment to said Hospital of such sum or sums of money as fixed by the Executive Committee as a fair compensation for my support, and charges against me to the full extent, and for all the term in which I shall have been an inmate of said Home, then I am to receive from said Hospital such property as I have transferred to it, or the proceeds of such property as the Executive Committee may have disposed of.

## HOUSE RULES.

### ARTICLE I. — DUTIES OF MATRONS.

The Matron shall have the general care of the domestic affairs of the Home and of the inmates, subject to the direction of the Superintendent and Executive Committee. No person will be permitted to interfere or find fault with the Matron; but if any inmate has cause for complaint, application must be made to the Executive Committee, who will receive any statement and take action thereon as they may think proper. She shall see that all inmates, who are able



to do so, shall take their meals at the family table, and that proper order is preserved; also, that suitable food shall be provided for the sick.

## ARTICLE II. — DUTIES OF INMATES.

Any inmate wishing to leave the house to visit friends or otherwise must apply to the Matron for her assent, stating where he or she intends going, and when he or she expects to return. Every inmate who is able to do so will be required to keep his or her room neat and clean, and the furniture in order, and make themselves generally useful. Any inmate who shall be guilty of circulating reports injurious to the reputation of the Home, criticising and finding fault with the management, creating dissatisfaction or disturbance among its inmates, shall be admonished, and on repetition of such offense shall hereby forfeit his or her privileges and be dismissed from the institution. It shall not be allowable for the male or female inmates to visit each others' rooms, but they may meet in the corridors, which will always be open to them.

## ARTICLE III. — VISITORS.

The friends of inmates, and the public generally, may visit the Home on Thursday, between the hours of 10 and 12 o'clock A. M., and from 2 to 4 o'clock P. M. At other times visitors will be admitted only by permission of the Superintendent or Matron.

## ARTICLE IV. — PHYSICIANS.

No physician except those connected with the Hospital will be allowed to attend the inmates, except by permission of the Chairman or some member of the Executive Committee.

## ARTICLE V.

No spirituous liquors shall be brought into the Home, nor shall any be used by any inmate, unless the same be prescribed by the attending physician, and placed in charge of and administered by the Matron.

## ARTICLE VI.

The lights shall be extinguished in the rooms of the inmates at nine in the evening, and in the halls and corridors at 10 P. M., unless the Matron, for good reasons, direct otherwise.

## ARTICLE VII.

Upon the death of an inmate, the Matron shall immediately notify the Executive Committee, and also the friends, as far as their address may be ascertained. Should the funeral take place from the Home, the arrangements shall be uniform in all cases, and shall be made under the direction of the Executive Committee. The friends of the deceased may defray the expenses, or remove the remains elsewhere for interment by permission of the Superintendent.

## ARTICLE VIII.

Willful violation of any of these rules or regulations by any of the inmates shall render such person liable to dismissal, in which case he or she shall not be entitled to a return of any moneys paid by such individual; such clothing or other personal effects belonging to the person dismissed may be taken. The Executive Committee may make such dismissal. Persons expelled will not be permitted to visit the Home under any circumstances. In all matters of difference between the inmates the decision of the Superintendent shall be conclusive, until modified or reversed by the Executive Committee. The orders of the Superintendent and Matron in all matters relating to the domestic government of the family must be observed by all inmates; such orders must be reported to the Executive Committee.

## NOTE.

A gift of \$5,000 will endow a room in perpetuity, the donor having the privilege of nominating its occupant.

A like gift of \$4,000 will create a permanent bed in the Dormitory, subject to the same privilege.



# Statement of Vote,

NOVEMBER ELECTION,

1886.

Tabulated from Returns in the Office of the  
Secretary of State.

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HARTFORD:  
PRESS OF WILEY, WATERMAN & EATON.  
1887.



State of Connecticut.

SECRETARY OF STATE'S OFFICE,  
HARTFORD, Nov. 26, 1886.

I hereby certify that the following is a true transcript of the  
Statement of Vote returned from the different towns in this State.

CHARLES A. RUSSELL,  
*Secretary of State.*

HARTFORD COUNTY.	Whole Number of Names on Registry List.	Whole Number Checked as having Voted.	Whole Number Checked, not checked.	Number of Ballots found in each box, viz.:		Number of Ballots in each box not counted as in the wrong box, viz.:		Number of Ballots not counted for being double, viz.:		Number of Ballots Rejected for other causes.	
				General.	Representative.	General.	Representative.	General.	Representative.	General.	Representative.
Hartford, . . . . .	10,753	8,953	1,800	8,930	8,908	4	8	9	3		
Avon, . . . . .	272	239	38	239	237						
Berlin, . . . . .	636	519	117	519	519						
Bloomfield, . . . . .	388	341	47	343	342	1					
Bristol, . . . . .	1,549	1,363	186			2	1	1			
Burlington, . . . . .	282	237	45	237	235						
Canton, . . . . .	577	527	50	527	523						
East Granby, . . . . .	193	180	13	179	180						1
East Hartford, . . . . .	926	767	159	767	764	2	1			1	
East Windsor, . . . . .	634	562	72	560	555		1				
*Enfield, . . . . .											
Farmington, . . . . .	756	680	76	680	679			1			
Glastonbury, . . . . .	897	818	79	816	817			1			
Granby, . . . . .	377	350	27	349	350						
Hartland, . . . . .	173	159	14	159	156					1	
Manchester, . . . . .	1,398	1,126	272	1,128	1,124		2	2			
Marlborough, . . . . .	94	84	10	85	84			4			
New Britain, . . . . .	3,473	3,036	437				4				
Newington, . . . . .	202	193	9	192	190		1			1	
Plainville, . . . . .	501	445	56	442	443		2				
Rocky Hill, . . . . .	276	245	31	244	241	1	1				
Simsbury, . . . . .	485	431	54	431	427		1				
Southington, . . . . .	1,455	1,212	273	1,212	1,218	4	3		1		
South Windsor, . . . . .	435	362	73	362	361						
Suffield, . . . . .	777	640	137	634	642		4				
West Hartford, . . . . .	388	303	85	302	296	2					
Wethersfield, . . . . .	402	341	61	341	339						
Windsor, . . . . .	701	637	64	639	633						
Windsor Locks, . . . . .	523	456	67	456	453				1		
	29,553	25,206	4,347	20,773	20,716	16	29	18	6	3	2

\* Not returned.

NEW HAVEN COUNTY.	Whole Number of Names on Registry List.	Whole Number Checked as having Voted.	Whole Number not Checked.	Number of Ballots found in each box, viz.:		Number of Ballots in each box not counted as in the wrong box, viz.:		Number of Ballots not counted for being double, viz.:		Number of Ballots Rejected for other causes.	
				General.	Representative.	General.	Representative.	General.	Representative.	General.	Representative.
New Haven,.....	16,266	13,179	3,087	13,179	13,121	55	21	9	9	9	6
Beacon Falls,.....	117	111	6	110	105						
Bethany,.....	155	121	34	121	104						
Branford,.....	902	704	198	704	698						
Cheshire,.....	496	441	55	439	441			1			
Derby,.....	3,080	2,611	469	2,610	2,608	5	1		3		
East Haven,.....	238	224	14	224	224						
Guilford,.....	744	603	141	602	603	1	1		2		
Hamden,.....	853	583	270		577						
Madison,.....	441	299	142	299	286						
Meriden,.....	4,484	3,907	577								
Middlebury,.....	138	113	25	110	104						
Milford,.....	897	760	137	760	760						
Naugatuck,.....	1,062	864	198	864	860	5	2				
North Branford,.....	238	186	52	186	182						
North Haven,.....	381	290	91	288	285						
Orange,.....	866	751	115	762	746	1		6			
Oxford,.....	241	202	39	202	196						
Prospect,.....	139	109	30	107	109						
Seymour,.....	638	582	56	592	581		1				
Southbury,.....	318	278		278	275						
Wallingford,.....	1,192	934	258	934	934						
Waterbury,.....	5,314	4,258	1,056	5,314	5,314	8	8	1	1	1	
Wolcott,.....	117	94	23	94	89						
Woodbridge,.....	205	168	37	168	165						
	39,522	32,372	7,110	28,937	29,367	75	34	17	15	10	6

NEW LONDON COUNTY.	Whole Number of Names on Registry List.	Whole Number Checked as having Voted.	Whole Number not Checked.	Number of Ballots found in each box, viz.:		Number of Ballots in each box not counted as in the wrong box, viz.:		Number of Ballots not counted for being double, viz.:		Number of Ballots Rejected for other causes.	
				General.	Repre- sentative.	General.	Repre- sentative.	General.	Repre- sentative.	General.	Repre- sentative.
New London, .....	2,532	1,983	549	1,974	1,962	8	4	.....	.....	.....	1
Norwich, .....	4,337	3,564	773	.....	.....	5	.....	2	.....	.....	1
Bozrah, . . .	173	150	23	173	145	.....	1	.....	.....	.....	.....
Colchester, .....	683	568	115	565	567	.....	.....	.....	.....	.....	.....
East Lyme, .....	423	342	81	342	335	.....	.....	.....	.....	.....	.....
Franklin, . . .	144	129	15	129	127	.....	.....	.....	.....	.....	.....
Griswold, .....	530	441	89	441	435	.....	.....	.....	.....	.....	.....
Groton, .....	1,342	1,002	340	1,002	999	1	2	4	.....	.....	1
Lebanon, .....	449	325	124	325	325	.....	.....	.....	.....	.....	.....
Ledyard, . . .	333	241	92	241	238	.....	1	.....	.....	.....	.....
Lisbon, .....	151	136	15	136	129	.....	.....	.....	.....	.....	.....
Lyme, .....	259	214	45	215	206	.....	.....	.....	.....	.....	.....
Montville, .....	590	519	71	512	518	.....	.....	.....	.....	1	.....
North Stonington, ..	432	409	23	406	400	.....	1	.....	.....	.....	.....
Old Lyme, . . .	304	218	86	215	214	.....	.....	.....	.....	.....	.....
*Preston, .....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Salem, .....	152	131	21	130	129	.....	.....	.....	.....	.....	.....
Sprague, .....	322	258	64	258	251	.....	.....	.....	.....	.....	.....
Stonington, .....	1,889	1,318	371	1,315	1,314	1	1	1	.....	.....	.....
Voluntown, .....	222	201	21	200	199	.....	.....	.....	.....	.....	.....
Waterford, .....	604	461	143	461	459	.....	.....	.....	.....	.....	.....
	15,671	12,610	3,061	9,040	8,952	17	10	7	2	1	3

\* Not returned.



FAIRFIELD COUNTY.	Whole Number of Names on Registry List.	Whole Number Checked as having Voted.	Whole Number not Checked.	Number of Ballots found in each box, viz.:		Number of Ballots in each box not counted as in the wrong box, viz.:		Number of Ballots not counted for being double, viz.:		Number of Ballots Rejected for other causes.	
				General.	Representative.	General.	Representative.	General.	Representative.	General.	Representative.
Bridgeport, .....	7,857	6,121	1,736	.....	.....	.....	.....	.....	.....	.....	.....
Danbury, .....	3,496	2,639	857	2,673	2,636	10	1	4	.....	1	.....
Bethel, .....	765	705	.....	706	700	.....	.....	.....	1	.....	.....
Brookfield, .....	263	227	36	227	224	.....	.....	.....	.....	.....	.....
Darien, .....	470	395	75	395	395	8	9	.....	1	.....	.....
Easton, .....	275	207	68	207	199	.....	.....	.....	.....	3	1
Fairfield, .....	963	709	254	709	700	.....	.....	.....	.....	.....	.....
Greenwich, .....	1,967	1,440	527	1,432	1,438	6	2	2	.....	.....	2
Huntington, .....	754	658	96	655	656	.....	.....	.....	.....	.....	.....
Monroe, .....	283	252	31	252	253	.....	.....	2	.....	.....	.....
New Canaan, .....	652	604	48	598	602	.....	.....	.....	.....	.....	.....
New Fairfield, .....	185	164	21	164	159	.....	.....	.....	.....	.....	.....
Newtown, .....	911	704	207	704	698	.....	.....	.....	.....	.....	.....
Norwalk, .....	3,485	2,805	680	2,805	2,800	4	7	.....	.....	.....	3
Redding, .....	350	314	36	314	312	2	2	.....	.....	.....	.....
Ridgefield, .....	539	475	64	473	470	.....	.....	.....	.....	.....	.....
Sherman, .....	195	176	19	176	172	.....	.....	.....	.....	.....	.....
Stamford, .....	2,723	2,164	558	2,166	2,166	14	14	7	.....	.....	.....
Stratford, .....	1,093	914	178	914	904	.....	.....	.....	.....	.....	1
Trumbull, .....	370	337	33	337	330	.....	.....	.....	.....	.....	2
Weston, .....	231	214	17	214	212	.....	.....	1	.....	.....	.....
Westport, .....	885	583	301	584	583	.....	.....	.....	.....	.....	.....
Wilton, .....	456	409	47	411	402	5	2	4	.....	.....	.....
	29,168	23,216	5,949	17,116	17,011	49	41	20	2	4	9

WINDHAM COUNTY.	Whole Number of Names on Registry List.	Whole Number Checked as having Voted.	Whole Number not Checked.	Number of Ballots found in each box, viz.:		Number of Ballots in each box not counted as in the wrong box, viz.:		Number of Ballots not counted for being double, viz.:		Number of Ballots Rejected for other causes.	
				General.	Representative.	General.	Representative.	General.	Representative.	General.	Representative.
Brooklyn, .....	359	292	67	290	282	2	.....	.....	.....	.....	.....
Ashford, .....	291	230	63	231	231	.....	.....	.....	.....	.....	.....
Canterbury, .....	312	266	46	264	262	.....	.....	.....	.....	.....	.....
Chaplin, .....	140	127	13	125	112	.....	.....	.....	.....	.....	.....
Eastford, .....	191	169	22	169	167	.....	.....	.....	.....	.....	.....
Hampton, .....	183	132	51	138	132	.....	.....	.....	.....	.....	.....
Killingly, .....	1,250	946	304	944	934	.....	.....	.....	.....	1	1
Plainfield, .....	713	598	115	596	598	.....	.....	.....	.....	.....	1
Pomfret, .....	304	233	71	234	230	1	.....	.....	.....	.....	.....
Putnam, .....	951	718	233	716	713	.....	3	.....	.....	.....	.....
Scotland, .....	140	116	24	116	112	.....	.....	.....	.....	.....	.....
Sterling, .....	224	196	.....	196	194	.....	.....	.....	.....	.....	.....
Thompson, .....	627	436	191	436	422	1	.....	.....	.....	.....	.....
Windham, ....	1,789	1,362	427	1,367	1,370	2	1	.....	.....	.....	.....
Woodstock, .....	674	401	173	401	393	1	.....	.....	.....	.....	.....
	8,148	6,222	1,800	6,223	6,152	7	4	2	.....	1	2

LITCHFIELD COUNTY.	Whole Number of Names on Registry List.	Whole Number Checked as having Voted.	Whole Number not Checked.	Number of Ballots found in each box viz.:		Number of Ballots in each box not counted as in the wrong box, viz.:		Number of Ballots not counted for being double, viz.:		Number of Ballots Rejected for other causes.	
				General.	Representative.	General.	Representative.	General.	Representative.	General.	Representative.
Litchfield, .....	804	681	123	682	675	1					
Barkhamsted, .....	305	274	31								
Bethlehem, .....	176	158	18	159	154						
Bridgewater, .....	171	146	25	146	141						
Canaan, .....	299	263	36	263	259						
Colebrook, .....	251	220	31	220	219						1
Cornwall, .....	357	312	45	307	312						
Goshen, .....	216	194	22	194	191						
Harwinton, .....	245	182	63	182	181						
Kent, .....	359	311	48	311	309						
Morris, .....	172	139	33	138	139						
New Hartford, .....	592	526	66	525	523	1	1	1	3		
New Milford, .....	1,132	900	232	900	893	5	4				
North Canaan, .....	367	330	37	328	319						
Norfolk, .....	313	265	48	265	265						
Plymouth, .....	519	451	68	451	440						
Roxbury, .....	255	232	23	232	232						
Salisbury, .....	802	717	85	718	712						3
Sharon, .....	637	480	157	476	476						
Thomaston, .....	717	623	94	611	603	1					
Torrington, .....	1,017	893	124	893	889						
Warren, .....	144	132	12	132	130						2
Washington, .....	421	383	38	383	381						
Watertown, .....	490	416	74	416	410	1	2		1		
Winchester, .....	1,407	1,238	166	1,233	1,237	3			1		
Woodbury, .....	493	428	65	428	429	1					
	12,661	10,894	1,764	10,593	10,519	13	7	1	5		6

MIDDLESEX COUNTY.	Whole Number of Names on Registry List.	Whole Number Checked as having Voted.	Whole Number not Checked.	Number of Ballots found in each box, viz.:		Number of Ballots in each box not counted as in the wrong box, viz.:		Number of Ballots not counted for being double, viz.:		Number of Ballots Rejected for other causes.	
				General.	Representative.	General.	Representative.	General.	Representative.	General.	Representative.
Middletown, .....	2,643	2,068	575	2,065	2,048	2	.....	4	.....	.....	.....
Haddam, ..	514	517	57	517	517	.....	.....	.....	1	1	.....
Chatham, .....	479	428	51	423	428	.....	.....	1	.....	.....	1
Chester, .....	323	279	44	278	279	.....	.....	.....	.....	.....	.....
Clinton, .....	386	329	57	329	320	.....	.....	.....	.....	.....	.....
Cromwell, .....	396	345	51	345	342	.....	.....	1	.....	.....	.....
Durham, .....	235	218	17	217	218	.....	.....	.....	.....	.....	.....
East Haddam, .....	681	535	146	531	526	.....	.....	.....	.....	.....	.....
Essex, .....	599	517	82	517	512	1	.....	.....	2	.....	.....
Killingworth, .....	207	164	43	164	162	.....	.....	.....	.....	.....	.....
Middlefield, .....	227	205	22	206	204	1	.....	.....	.....	.....	.....
Old Saybrook, .....	323	252	71	252	249	.....	.....	.....	.....	.....	.....
Portland, .....	823	602	221	599	592	2	.....	.....	.....	.....	.....
Saybrook, .....	349	291	58	291	289	.....	.....	.....	.....	.....	.....
Westbrook, .....	251	181	70	181	181	.....	.....	.....	.....	.....	.....
	8,496	6,931	1,565	6,915	6,867	6	.....	6	3	1	1



TOLLAND COUNTY.	Whole Number of Names on Registry List.	Whole Number Checked as having Voted.	Whole Number not Checked.	Number of Ballots found in each box, viz.:		Number of Ballots in each box not counted as in the wrong box, viz.:		Number of Ballots not counted for being double, viz.:		Number of Ballots Rejected for other causes.	
				General.	Representative.	General.	Representative.	General.	Representative.	General.	Representative.
Tolland, .....	293	263	30	263	263	.....	.....	.....	.....	.....	.....
Andover, .....	126	118	8	118	115	.....	.....	.....	.....	.....	.....
Bolton, .....	138	122	16	122	121	.....	.....	.....	.....	.....	.....
Columbia, .....	189	167	22	167	164	.....	.....	.....	.....	1	.....
Coventry, .....	463	413	50	412	411	.....	.....	.....	.....	.....	.....
Ellington, .....	339	289	50	.....	.....	.....	.....	.....	.....	.....	.....
Hebron, .....	285	252	33	252	250	.....	.....	.....	.....	.....	.....
Mansfield, .....	491	350	141	351	350	2	.....	.....	.....	.....	.....
Somers, .....	328	270	58	269	263	.....	.....	.....	.....	.....	.....
Stafford, .....	895	727	168	727	725	.....	.....	.....	.....	.....	.....
Union, .....	132	114	18	114	110	.....	.....	.....	.....	.....	.....
Vernon, .....	1,555	1,378	177	1,378	1,360	3	1	1	2	.....	.....
Willington, .....	230	185	45	185	178	.....	.....	.....	.....	.....	.....
	5,464	4,648	816	4,358	4,310	5	1	1	2	1	.....

SUMMARY OF COUNTIES.	Whole Number of Names on Registry List.	Whole Number Checked as having Voted.	Whole Number Checked not Checked.	Number of Ballots found in each box, viz.:		Number of Ballots in each box not counted as in the wrong box, viz.:		Number of Ballots not counted for being double, viz.:		Number of Ballots Rejected for other causes.	
				General.	Repre- sentative.	General.	Repre- sentative.	General.	Repre- sentative.	General.	Repre- sentative.
+Hartford,.....	29,553	25,206	4,347	*20,773	*20,716	16	29	18	6	3	2
New Haven,.....	39,522	32,372	7,110	*28,937	*29,367	75	34	17	15	10	6
†New London,.....	15,671	12,610	3,061	*9,040	*8,952	17	10	7	2	1	3
Fairfield,.....	29,168	23,216	5,949	*17,116	*17,011	49	41	20	2	4	9
Windham,.....	8,148	6,222	1,800	6,223	6,152	7	4	2	.....	1	2
Litchfield,.....	12,661	10,894	1,764	*10,593	*10,519	13	7	1	5	.....	6
Middlesex,.....	8,496	6,931	1,565	6,915	6,867	6	.....	6	3	1	1
Tolland,.....	5,464	4,648	816	*4,358	*4,310	5	1	1	2	1	.....
	148,683	122,099	26,412	103,955	103,894	188	126	72	35	21	29

\* Returns incomplete.

† Enfield not returned.

‡ Preston not returned.



REPORTS OF COMMISSION

ON A

MEMORIAL

TO

MAJOR-GENERAL ISRAEL PUTNAM,

TO THE

GENERAL ASSEMBLY, 1887.

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MAJORITY AND MINORITY REPORTS.

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Printed by Order of the General Assembly.

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HARTFORD, CONN.

PRESS OF THE CASE, LOCKWOOD & BRAINARD COMPANY.

1887.





## MAJORITY REPORT.

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*To the General Assembly, State of Connecticut, January Session, A.D. 1887:*

The undersigned, having been appointed, by the General Assembly at its January Session, A.D. 1886, a commission to procure a monument to the memory of Major-General Israel Putnam, and to erect the same over his remains, in the town of Brooklyn, in this State, as will more fully appear by a copy of said act hereto annexed, would respectfully report :

That immediately upon their said appointment, they met at Hartford on the 19th day of February, and having duly organized, unanimously adopted the following :

*Voted,* To invite designs for a monument, to be erected in Brooklyn, Connecticut, to the memory of General Israel Putnam, said design to be submitted to the Secretary of the commission, on or before the 15th of May, A.D. 1886. No restriction is made upon the nature, style, or character of the monument, except that its cost must not exceed the sum of ten thousand dollars. The commission will allow the sum of two hundred and fifty dollars, for any design they may choose to accept.

A large number of artists accepted this invitation, and submitted designs according to the terms of said vote. Some of them were exceedingly appropriate and meritorious. As will be seen, no restrictions were made upon the nature or style of the monument, and among the number submitted was a design for an equestrian statue, which was so appropriate that the commission were of the opinion that if it were possible to procure a monument of that character within the sum appropriated, they ought so to do. They therefore rejected all designs, as was their privilege, and advertised for a further competition, limiting the same to equestrian statues. At their

second competition, four designs of exceptional merit were submitted, one by Mr. E. S. Woods of Hartford, one by Mr. Geo. E. Bissell of Poughkeepsie, N. Y., one by the Bridgeport Monumental Bronze Company, and a fourth by Mr. Karl Gerhardt of Hartford. After several days of very careful study and consideration the committee made selection of the design presented by Mr. Gerhardt, and voted him the two hundred and fifty dollars award. They subsequently on the 2d day of October, A.D. 1886, entered into a contract with him to erect a monument modeled on that design, on the site selected by the commission, for the sum of nine thousand seven hundred and fifty dollars. The names of the artists who so kindly submitted their designs to the commission are hereto annexed, as also a copy of the contract entered into with Mr. Gerhardt.

The act of the General Assembly requires that the monument should be erected, in the town of Brooklyn in this State, and "over the grave" of the General. A literal compliance with this direction, if the act was to be interpreted to mean over the grave where the General was originally buried, was found to be impossible, as even the simplest monument in that place would have interfered with the right of others in a manner in which the commission had neither the power nor the inclination to do. Upon this fact being brought to the attention of the descendants of General Putnam, they acting through and by the Hon. Wm. H. Putnam, a lineal descendant of the General, immediately signified their willingness to remove his remains to such place as the commission might select, so that the monument when erected should in fact stand over his grave; and this too without any expense to the State. As they had the legal right to make such removal, the commission could see no objection to such course.

In the matter of selecting the site, the commission here had a great deal of trouble, and have been compelled to hold a large number of meetings. The public square in the village of Brooklyn belongs to the First Unitarian Society, but upon such terms and conditions that the Society was not willing

that the monument should be erected or the interment made at that place lest their title to such property might be endangered. A public spirited citizen of the town tried to purchase the lot upon which the house of General Putnam stood, in order to present it to the State, as a site for the monument, but as he was unable so to do, the Commission finally selected the location a few rods below the public square. It is on the northeast corner of the historic Mortlake property. To the north is the old church, where Putnam rang the bell and attended service; to the northeast, near the site of his inn, stand the remains of the tree on which hung the tavern sign; to the east, the field where the old hero left his plow and the quiet pursuits of husbandry, for the cause of liberty and the field of battle. To this place the descendants of General Putnam have removed his remains, and placing them in a sarcophagus they have been built into the foundation upon which the statue will ultimately rest. In its work the commission has been greatly assisted by the untiring energy, kindness, and generosity of the Hon. Thos. S. Marlor. He not only donated to the State, the plot of ground upon which the monument will stand, but graded the same, paved and erected a granite roadway and coping around it. The town of Brooklyn, at a legal meeting warned for that purpose, generously voted the sum of five hundred dollars, which has enabled the commission to carry on its work and pay the necessary expenses of advertising, etc.

It is hoped and expected that the monument will be ready to be delivered over to the State, during the early part of the coming Summer, complete and paid for, within the amount appropriated. Every effort will be made to accomplish this result by the 17th of June.

It would be fitting that this event should be celebrated in a manner worthy of the memory of Connecticut's greatest revolutionary hero, and of the dignity of the State. If it should seem best to your Honorable Body that the State should take part in the ceremonies incident to the unveiling, presentation, and acceptance of this work of art, which we



trust and believe will be a fitting tribute on the part of a grateful people to one who gave his all for American independence, it will be necessary for you to take into consideration some bill directing the manner of, and providing the means for, such ceremony. All of which is respectfully submitted.

On behalf of the Committee,

MORRIS W. SEYMOUR,  
HEMAN A. TYLER.

[Substitute for House Joint Resolution No. 12.]

PROVIDING FOR MONUMENT TO GENERAL ISRAEL PUTNAM.

*Resolved by this Assembly:*

That Henry M. Cleveland of Brooklyn, Heman A. Tyler of Hartford, George F. Holcombe of New Haven, George P. McLean of Simsbury, Morris W. Seymour of Bridgeport, and Henry C. Robinson and George G. Sumner of Hartford, are hereby appointed a commission to procure a monument to the memory of General Israel Putnam, and cause the same to be placed over his grave in the town of Brooklyn.

SEC. 2. Said commission is hereby authorized to make a contract in the name and on behalf of the State with some competent person to be by them selected for constructing said monument, and placing it in position over said grave; provided, that the expense to the State of said work shall be limited in said contract to a sum not exceeding ten thousand dollars.

Approved, February 19, 1886.

LIST OF COMPETITORS FOR THE PUTNAM MONUMENT  
DESIGN.

- No. 1. John Bishop, New London, Conn.
- No. 2. Charles Conrad, Hartford, Conn.
- No. 3. Berkshire Marble Company, Boston, Mass.
- No. 4. Karl Gerhardt, Hartford, Conn.
- No. 5. S. Maslen & Company, Hartford, Conn.
- No. 6. John Baptista, Chelsea, Mass.
- No. 7. Wm. Booth, New London, Conn.
- No. 8. Calvin S. Davis, Waterford, Conn.
- No. 9. Charles F. Stoll, New London, Conn.
- No. 10. Thomas W. Casey, New London, Conn.
- No. 11. Alfred F. Stoll, New London, Conn.
- No. 12. George E. Bissell, Poughkeepsie, N. Y.
- No. 13. Andrew O'Connor, Worcester, Mass.
- No. 14. Simonson & Poll, Washington, D. C.
- No. 15. White Bronze Company, Bridgeport, Conn.
- No. 16. R. L. Pierson, Park Place, N. Y.
- No. 17. George Keller, Hartford, Conn.
- No. 18. Enoch S. Woods, Hartford, Conn.
- No. 19. Smith Granite Company, Providence, R. I.
- No. 20. John Reichther, Hartford, Conn.
- No. 21. Alexander Doyle, Great Jones Street, New York.
- No. 22. C. S. Luce, West 23d Street, New York.
- No. 23. New England Granite Company, 1321 B'dway, N. Y.
- No. 24. George Crabtree, New Britain, Conn.
- No. 25. John Hanna, New Britain, Conn.
- No. 26. Brunner & Tryon, Union Square, New York.

SECOND COMPETITION.

- Enoch S. Woods, Hartford, Conn.
- George E. Bissell, Poughkeepsie, N. Y.
- Karl Gerhardt, Hartford, Conn.
- Bridgeport Monumental Bronze Company, Bridgeport, Conn.
- Andrew O'Connor, Worcester, Mass.

CONTRACT WITH KARL GERHARDT.

This agreement made and entered into this 2d day of October,  
A. D. 1886, by and between the State of Connecticut (by its

agents undersigned) of the first part, and Karl Gerhardt of Hartford, Connecticut, of the second part, witnesseth as follows :

Said Gerhardt hereby agrees to make a bronze equestrian statue of Israel Putnam, with granite or other stone pedestal, in accordance with specifications hereunto appended.

And said Gerhardt agrees that he will execute all said work with his best skill and ability, and that he will submit to the inspection and approval of said agents his design and studies of any and every part of said work, and will conform to their express wishes in fashioning and constructing the same.

And the said Gerhardt agrees to complete the same to the acceptance and approval of said commission on or before the first day of October, 1887, absolutely, and on or before June 1st, 1887, if possible.

And said party of the first part, agrees upon the full and complete performance of said undertaking by said Gerhardt, as hereinbefore set forth, to pay to him the sum of (\$9,750) nine thousand seven hundred and fifty dollars.

*Specifications of Equestrian Statue of Israel Putnam, with pedestal and foundation, to be made for the State of Connecticut by Karl Gerhardt.*

Statue and pedestal to be made after the style of the design accepted by the Putnam Monument Commission, subject to alterations to be made by said commission, which alterations are to be made in all cases without extra charge by said Gerhardt.

The statue and pedestal together to be twenty-five feet in height, divided as follows : Statue to be twelve feet in height ; pedestal to be thirteen feet in height.

The statue to be composed of the best bronze, finished in workmanlike manner, and chemically colored.

The pedestal to be of granite, or other stone, its character, whether Westerly, Quincy, or other granite, or freestone or other stone, to be determined by the commission.

Stones to be used in pedestal to be of dimensions, and to be dressed as prescribed by said commission, and all to be pure, homogeneous, and free from white horse or other defect.

If said pedestal shall be built of freestone, it shall be subjected to such treatment as said commission may prescribe, and each stone therein contained shall be accepted by said agents of the State.

Said pedestal shall have a bronze frieze of oak and laurel leaves encircling the cap stones to tablets, to be made of the best bronze in workmanlike manner and chemically colored.

Tablets are to be made on each side running from capstone to platform which forms part of base of pedestal, and said tablets are to bear the original inscription of General Putnam's tombstone, written by President Dwight of Yale College, the same to be cut on the surface of the tablets.

On either end of said pedestal there shall be an ornamental wolf's head, composed of best bronze, finished in workmanlike manner, and chemically colored, and forming a division of seats. Said pedestal to be built after the design accepted by said commission.

The base stones of said pedestal are to be twenty-two feet and six inches in length, twelve feet and six inches in width, and twelve inches in depth. Upon said stones and surrounding the base of the pedestal is to be erected a granite seat, one and one-half feet in height, to be completed after the manner of said design. Foundation to be laid to the acceptance of said commission, in all respects, as to depth, size, quality, and dressing of stone, character of material, and workmanship.

The same to be built in the town of Brooklyn, Connecticut, in such place as said agents shall designate, and said pedestal and statue are to be placed thereon by said Gerhardt.

All of said undertakings by said Gerhardt are to be done to the acceptance and approval of said commission.

KARL GERHARDT.

HENRY M. CLEVELAND,  
HEMAN A. TYLER,  
GEORGE P. McLEAN,  
MORRIS W. SEYMOUR,  
HENRY C. ROBINSON,  
GEORGE G. SUMNER.

By HEMAN A. TYLER,

*Secretary.*

Hereunto authorized.

The form of the foregoing contract is approved by us.

HENRY C. ROBINSON,  
GEO. P. McLEAN,  
HEMAN A. TYLER,  
GEORGE G. SUMNER.

HARTFORD, October 2, 1886.



## SPECIFICATIONS FOR GRANITE PEDESTAL.

*Specifications for a Granite Pedestal and foundation for an Equestrian Statue to General Israel Putnam to be erected at Brooklyn, Conn.*

Excavate the earth twenty-two feet six inches by twelve feet nine inches, to a depth of six feet.

Level the bottom of excavation and lay thereon a foundation of sound stones, with flat beds laid in Portland cement mortar, composed of one part cement and three parts clean sharp sand, the stones settled well together, all the interstices filled with cement mortar ; lay the foundation level with the surface of the surrounding ground.

Provide a pedestal of granite in accordance with design already submitted, to be composed of dark Quincy granite, same as taken from the quarry, each stone to be approved by the commission before accepted.

The platform, the seat, the cap, the edges of the tablets to be finely patent hammered.

The face of tablets to be polished, the remainder of exposed surfaces to be finely pointed.

The beds of the joints to be true and level, the joints to be carefully pointed with Portland cement.

All the material and workmanship to be of the best quality.

The granite work to be thoroughly cleaned after it is set in position.

The granite work to be securely anchored to the backing, when necessary, with copper anchors,  $\frac{5}{8}$  of an inch in diameter.

The platform composed of eight stones.

Cap-stone — single stone (see drawing for cap and size).

Platform, 22' 6"  $\times$  12' 6"  $\times$  12" — 10 cut patent hammered.

Seat, 19' 9"  $\times$  10' 3"  $\times$  1' 6" — 10 cut patent hammered.

Die, 17' 0"  $\times$  7' 6"  $\times$  9' 0" — finely pointed.

Tablet, polished, 10' 9"  $\times$  5' 6"  $\times$  10".

Cap-stone, 12' 0"  $\times$  6' 3"  $\times$  1' 6".

KARL GERHARDT.

Respectfully submitted,

HEMAN A. TYLER,

*Secretary Putnam Monument Commission.*

Specially authorized.

HARTFORD, Oct. 2, 1886.

## WARRANTEE DEED.

THOS. S. MARLOR TO STATE OF CONNECTICUT.

*To all people to whom these presents shall come, GREETING :*

Know ye that I, Thomas S. Marlor of the town of Brooklyn, County of Windham, and State of Connecticut, for the consideration of One Dollar received to my full satisfaction of the State of Connecticut, do give, grant, bargain, sell, and confirm, unto the said State of Connecticut one certain tract of land situated in said town of Brooklyn, bounded and described at follows, to wit: Beginning at the southeast corner of said tract, at a stone post, thence north  $8\frac{1}{4}^{\circ}$  east 64 feet 6 inches, bounded easterly by the highway leading from Brooklyn to Plainfield, thence north  $79^{\circ}$  west 78 feet, bounded north on land of the First Trinitarian Society, thence south  $10^{\circ}$ , west 66 feet 3 inches, bounded west on land of said grantor, thence south  $80^{\circ}$  east 80 feet to first-mentioned point. It is understood and agreed that the above-described piece of land is to be used for a site for a monument to be erected to the memory of General Israel Putnam.

To have and to hold the above granted and bargained premises, with the appurtenances thereof, unto said State, its successors and assigns forever, to it and their own proper use and behoof. And also, I, the said grantor, do for myself, my heirs, executors, and administrators, covenant with the said State, its successors and assigns, that at and until the ensealing of these presents, I am well seized of the premises as a good, indefeasible estate in fee simple, and have good right to bargain and sell the same in manner and form as is above written; and that the same is free from all incumbrances whatsoever. And the said grantor by these presents binds himself, and his heirs, and assigns forever, that no building shall be erected further east than at present standing on land of said grantor adjoining.

And furthermore, I, the said grantor, do, by these presents, bind myself and my heirs forever to warrant and defend the above-granted and bargained premises to said State and its successors and assigns, against all claims and demands whatsoever.

In witness whereof, I have hereunto set my hand and seal this fourth day of September in the year of our Lord 1886.

THOMAS S. MARLOR. (L. S.)

Signed, sealed, and delivered in the presence of

WILLIAM F. HENNEY,	}
E. H. HYDE, JR.	

STATE OF CONNECTICUT, }  
 HARTFORD COUNTY, } ss. HARTFORD, Sept. 4, A.D. 1886.

Personally appeared Thomas S. Marlor, signer and sealer of the foregoing instrument, and acknowledged the same to be his free act and deed before me,

WILLIAM F. HENNEY,  
*Justice of the Peace.*

WARRANTY DEED.

*To all people to whom these presents shall come, GREETING :*

Know ye that I, Thomas S. Marlor of the town of Brooklyn, County of Windham, and State of Connecticut, for the consideration of one dollar received to my full satisfaction of the State of Connecticut, do give, grant, bargain, sell, and confirm unto the said State of Connecticut, certain land situated in said Brooklyn, and described as follows, to wit: A certain driveway situated on the south side of property deeded by this grantor to the State by deed dated September 10, 1886, and recorded in Brooklyn Land Records, Vol. 13, page 78. Said way being sixteen feet (16) wide, and bounded north on land of the State, east by highway, south by the Mortlake Hotel property, so called, and west by said Mortlake Hotel property, extending seventy feet in length, more or less.

The said Marlor, grantor, hereby reserving to himself, his heirs, and assigns, a right of way over the land herein conveyed, said right to include all privileges of ingress and egress which may be necessary to the use and enjoyment of the said Mortlake Hotel property.

To have and to hold the above granted and bargained premises, with the appurtenances thereof, unto the said State, its successors and assigns forever, to it and their own proper use and behoof.

And also, I, the said grantor, do for myself, my heirs, executors, and administrators, covenant with the said State, its successors, heirs, and assigns, that at and until the ensembling of these presents, I am well seized of the premises, as a good, indefeasible estate in fee simple, and have good right to bargain and sell the same in manner and form as is above *written*; and that the same is free from all incumbrances whatsoever, except as above stated.

And furthermore, I, the said grantor, do by these presents bind myself and my heirs forever to warrant and defend the above-

granted and bargained premises to the said State, its successors and assigns, against all claims and demands whatsoever, except as above stated.

In witness whereof, I have hereunto set my hand and seal this twenty-fifth day of January, in the year of our Lord eighteen hundred and eighty-seven.

THOMAS S. MARLOR. (L. S.)

Signed, sealed, and delivered in the presence of

C. S. L. MARLOR.

JAMES C. PALMER.

STATE OF CONNECTICUT, }  
COUNTY OF WINDHAM, } ss. BROOKLYN, Jan. 25, A.D. 1887.

Personally appeared Thomas S. Marlor, the signer and sealer of the foregoing instrument, and acknowledged the same to be his free act and deed.

Before me,

JOHN P. WOOD,

*Notary Public.*



## COPY FROM THE RECORDS OF THE TOWN OF BROOKLYN.

*“Resolved,* That a committee of fifty (50) be appointed for the town to act in harmony with the wishes of the Putnam Monument Commission in the dedicatory services of the proposed Putnam Monument, consisting of the following gentlemen:

Benjamin A. Bailey,  
 William H. Putnam,  
 Thomas S. Marlor,  
 William Clapp,  
 Stephen H. Tripp,  
 Enos L. Preston,  
 Theodore D. Pond,  
 Rev. Thomas Fogg,  
 Charles B. Wheatley,  
 William H. Cutler,  
 Rev. E. S. Beard,  
 Charles Phillips,  
 Rev. G. W. Brewster,  
 Henry H. Green,  
 Haschael F. Cox,  
 Charles G. Williams,  
 John G. Potter,  
 Samuel Bradford,  
 Vine R. Franklin,  
 Amos Kendall,  
 Charles Searls,  
 Albert Day,  
 L. S. Atwood,  
 Rev. S. F. Jarvis,  
 Frank E. Baker,  
 A true copy,

John M. Brown,  
 Rev. William Gussman,  
 John Hyde,  
 Darius Day,  
 Henry S. Marlor, Jr.,  
 Rev. A. J. Culp,  
 John N. Burdick,  
 George Brown,  
 Elias H. Main,  
 James C. Palmer,  
 Simon Shepard,  
 Albert D. Putnam,  
 Edwin Scarborough,  
 Joseph B. Stetson,  
 Thomas R. Baxter,  
 Willard Day,  
 Frank Day,  
 Charles H. Cornwall,  
 Ephraim Prentice,  
 Russell W. Bailey,  
 Willis A. Kenyon,  
 Daniel B. Hatch,  
 J. Sprague Bard,  
 Wellington E. James,  
 John A. Sharpe.

Attest, THEO. D. POND,  
*Chairman.*

## MINORITY REPORT.

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*To the Honorable the General Assembly:*

As a member of the Putnam Monument Commission, I beg leave to make to your Honorable body this Minority Report. In the fall of 1885, the town of Brooklyn, by a unanimous vote, appropriated five hundred dollars to aid in the erection of a monument over General Putnam's grave. The General Assembly of 1886 appropriated ten thousand dollars to aid in the erection of said monument over the said grave, and appointed a commission to attend to its purchase and erection. The following is the resolution by which the commission was appointed and authorized to act:

*Resolved by this Assembly:*

SECTION 1. That Henry M. Cleveland of Brooklyn, Heman A. Tyler of Hartford, George F. Holcombe of New Haven, George P. McLean of Simsbury, Morris W. Seymour of Bridgeport, and Henry C. Robinson and George G. Sumner of Hartford, are hereby appointed a commission to procure a monument to the memory of General Israel Putnam, and cause the same to be placed over his grave in the town of Brooklyn.

SEC. 2. Said commission is hereby authorized to make a contract, in the name and on behalf of the State, with some competent person to be by them selected for constructing said monument, and placing it in position over said grave; *provided*, that the expense to the State of said work shall be limited in said contract to a sum not exceeding ten thousand dollars.

It was found, upon examination, that it would be impracticable to place the monument over the grave, and it was decided to select a site, either in the cemetery or in the village. The commission voted to contract for an equestrian

statue; but as the cemetery would be an inappropriate place for such a statute, they decided to select a site in the village. The town offered no site, for reasons well understood in Windham County. The Unitarian Society, claiming the common on which there is a very desirable location, declined to tender it for the use of the State. Several sites were tendered the commission by a citizen of Brooklyn, one of which is known as the post-office site, and this was accepted by the commission, four of the members voting for it, two declining to vote for its acceptance, one member being absent when the vote was taken. There was no division in the commission as to the necessity of violating the resolution by which we were appointed, as it seems to me we have done, as the resolution provides that the monument shall be "placed over his grave." I am quite sure that every member of the General Assembly who voted for the appropriation believed that the location of the monument was settled by the resolution, and that the "grave" named in the resolution meant the place where Putnam had lain during the century. But this is not now the most important question. Being obliged to abandon the grave, the question *now* arises, Has the commission made a selection that will reflect credit upon the State and upon the memory of Putnam? I think it has not, for the following reasons, namely: The site selected is a part of the yard attached to the Mortlake Hotel, which stands on the south side of the site, and between the site and the hotel is the driveway to the hotel barn, and the distance from the coping around the monument on that side to the hotel is some sixteen or seventeen feet, and the coping on the south side is about on the line dividing the State land from the hotel land; so that the drive around the monument on that side must be upon land belonging to the hotel property. I understand that the donor of the site offers to guarantee right of way, but I am sure that the State ought not to depend upon a permit to get around its ten-thousand-dollar monument. The site is in dangerous proximity to the hotel, the Congregational church, and the post-office building, which stands close to the

west line of the State land. These buildings are all of wood, and the destruction of either of them by fire would inevitably damage, if not destroy, the monument. The donor of this site owned two others, one being the best in the village, and the other far superior in every respect to the one accepted. This second site mentioned was tendered to the commission, but afterward the offer was withdrawn. I believe that a large majority of unprejudiced citizens in Windham County condemn the site selected, and Karl Gerhardt, who has the contract for the statue, disapproves of the site after a careful examination. The State has made a liberal appropriation, and is entitled to the best site in the village, and ought not to be satisfied with a very undesirable one. In view of the facts and reasons above stated, I am compelled to dissent from the report of the majority of the commission. Here my responsibility ends. Your Honorable Body will wisely determine whether it is your duty to examine this matter before the monument is erected, and before you make an additional appropriation. All of which is respectfully submitted,

H. M. CLEVELAND.





State of Connecticut.

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# REPORT

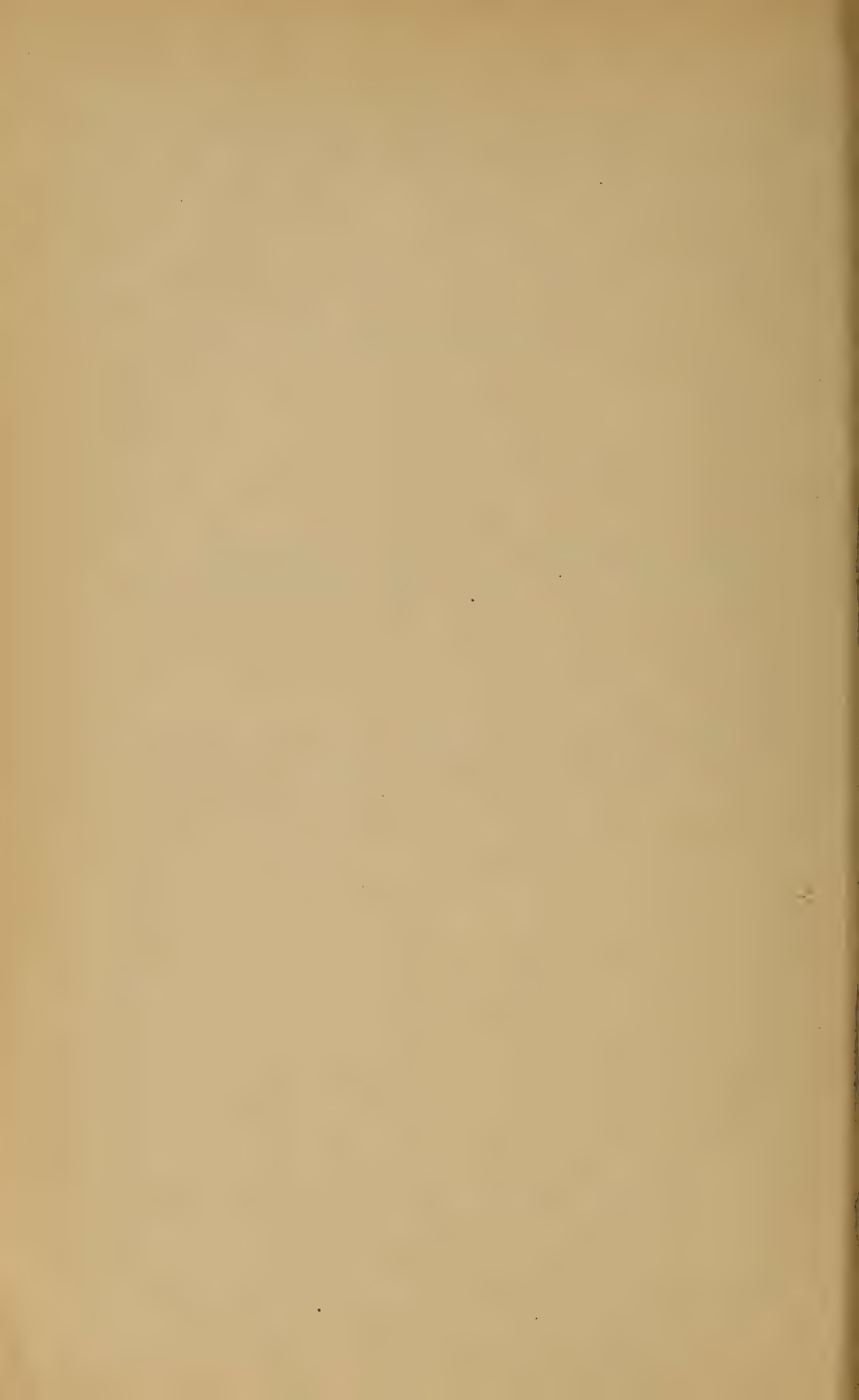
OF

# HENRY C. ROBINSON,

REPRESENTATIVE OF CONNECTICUT IN THE COMMISSION  
FOR CELEBRATING THE CENTENNIAL ANNIVERSARY  
OF THE ADOPTION OF THE  
FEDERAL CONSTITUTION.

— \* —

HARTFORD, CONN.:  
The Case, Lockwood & Brainard Company, Printers.  
1887.



TO HIS EXCELLENCY HENRY B. HARRISON, *Governor* :

DEAR SIR,—By your Excellency's commission of date October 23, 1886, I was appointed "Delegate to represent the State of Connecticut in the Convention to be held in Philadelphia, December 2, 1886, for the purpose of forming a permanent organization with power to devise plans for the celebration of the Centennial Anniversary of the promulgation of the Constitution of the United States."

This commission was issued in compliance with the recommendation made September 17, 1886, by the Governors and Representatives of the thirteen original States, at their meeting in Philadelphia, and, as you will remember, they were convened at the instance of the Legislature of the State of New Jersey.

Obeying the instructions of your Excellency's commission, I proceeded to Philadelphia, and met with the delegates on the second day of this month, and herewith submit to your Excellency, my report of their actions.

There were present delegates from twenty-eight States and Territories, all of them representative men, and many of them persons of national reputation. The convention was received and entertained by the people of the city of Philadelphia, and by its municipal authorities, with the courtesy and hospitality for which Philadelphia is so distinguished.

The programme for celebrating the event, on its centennial anniversary, September 17, 1887, which the convention adopted, is set forth in the following notes :

1. That there be an oration and poem, in commemoration of the signing of the Constitution.

2. That there be a military display, in which the United States shall be invited to be represented by each branch of its military and naval service, and the several States and



Territories, and the District of Columbia, by their military and volunteer service, and that the President be requested to designate officers to command the same.

3. That there be an industrial processional display.

4. That invitations to participate in the celebration be extended to the President of the United States, and his Cabinet, the Federal Judiciary, Congress, and the representatives of all departments of the National government; to the Governors of each State and Territory; to the judiciaries and legislators of the same, and the representatives of the several departments thereof; to the Commissioners of the District of Columbia, and to the various civic organizations and associations of the Union, and that the resident representatives of foreign governments, having friendly relations with the United States, be invited to be present.

5. The erection of a suitable memorial in the city of Philadelphia, commemorative of the signing and adoption of the Constitution, and of the progress of the nation since that period.

I need not suggest to your Excellency that the celebration, in the city of its birth, of the adoption of the American Constitution, certainly one of the greatest events in human history, and an event for which all colonial or revolutionary experiences were only preparations, ought to be, as it will be, conducted in a manner worthy of the great nation, which has been built upon its supremely wise and just provisions. Nor need I further suggest that our own commonwealth, whose colonial and revolutionary history is of unsurpassed interest, and which, by the voices and counsels of Sherman and Johnson, and Ellsworth, bore so honorable a part in the great convention which formed that organic law, is both entitled by right, and bound by duty, to take a prominent and effective part in the celebration of the great event.

Your Excellency will observe that Connecticut, with the other States and Territories, will be invited to participate in the centennial exercises by the presence of her Executive, Judiciary, and Legislature, and by officers of her several

departments of State administrations, and also by her citizen soldiers. Her many civic organizations and associations will also be invited to share in the honors of the day.

Your Excellency will pardon me for suggesting the desirability of a representation of our State by its citizen soldiers. It is not boastful to say that no State can surpass us in our ability to contribute to that feature of the affair.

As the celebration will occur in 1887, it will, of course, be necessary for the incoming General Assembly, if, in its wisdom, it shall deem it best that Connecticut shall be represented on the occasion, to make an appropriation for that purpose, and to take such other action as may seem worthy of the history, progress, and success of our State.

I have the honor to be

Your Excellency's obedient servant,

HENRY C. ROBINSON,

*Delegate, etc.*

HARTFORD, December 22, 1886.

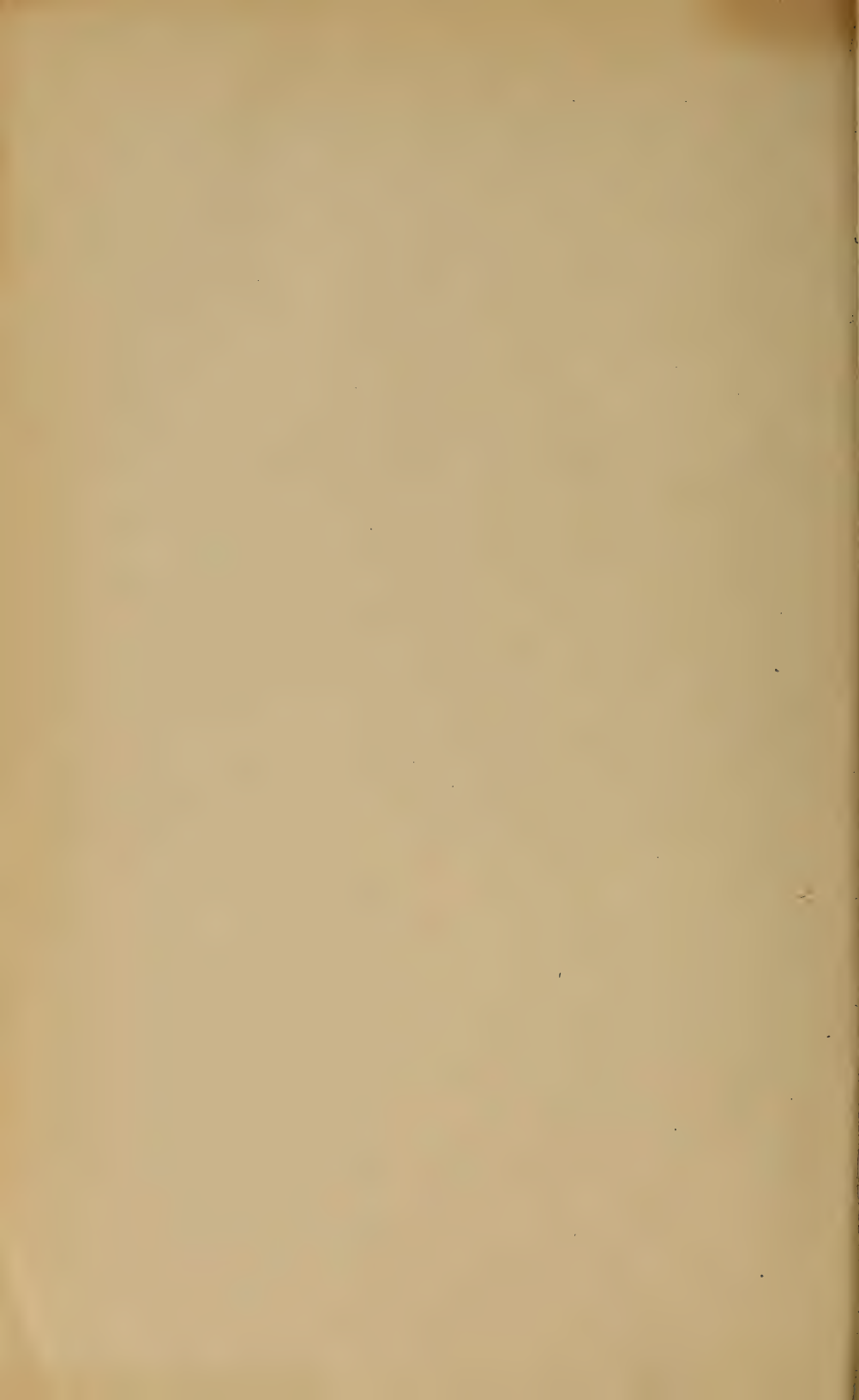


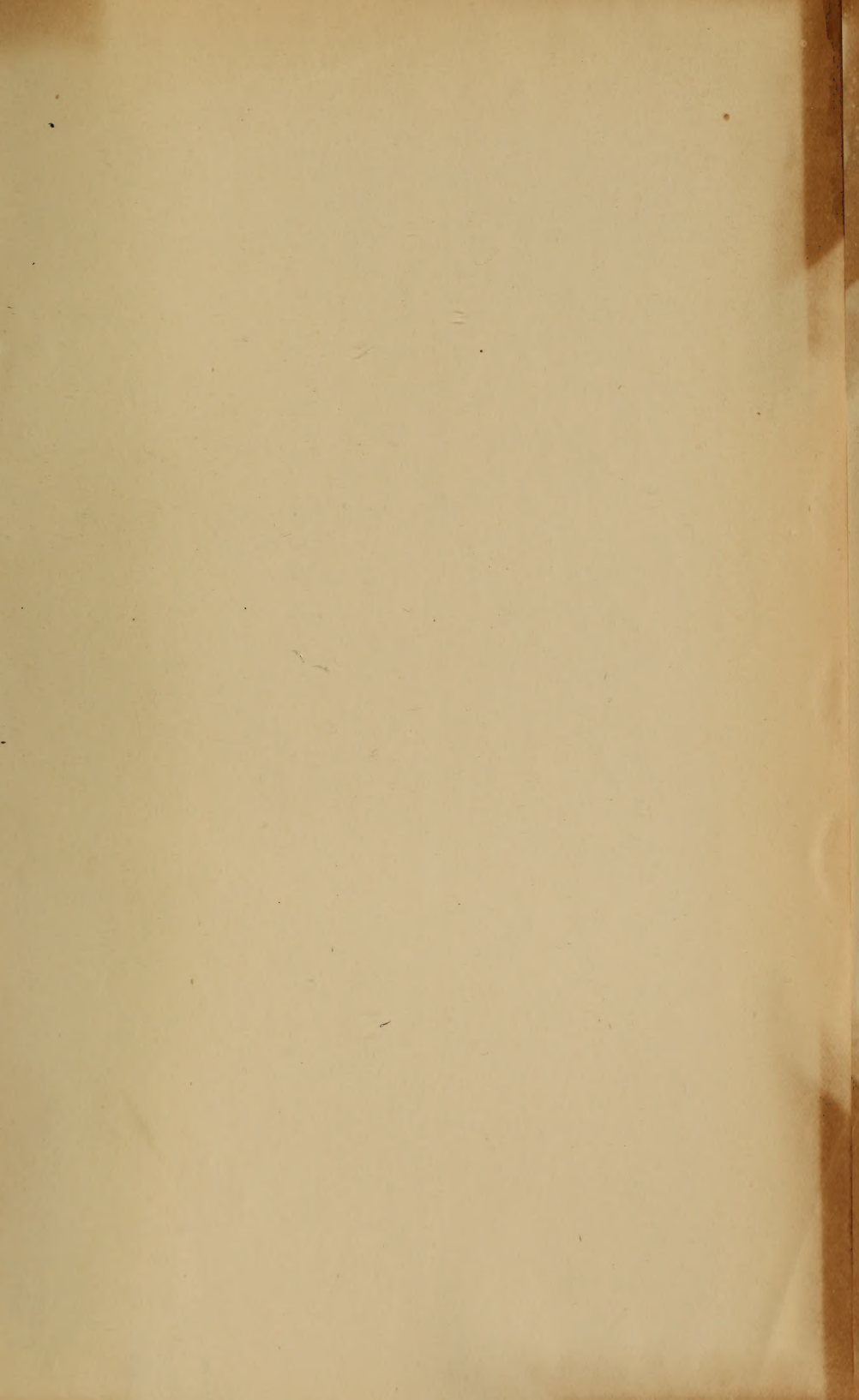
















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